

HOUSING ELEMENT

TO THE VISALIA GENERAL PLAN

1992 - 1996

January, 1993

FINAL

Prepared by:

**City of Visalia
Community Development Department
Michael Ramsey, Director**





VISALIA CITY COUNCIL
VISALIA PLANNING COMMISSION
HOUSING ELEMENT TASK FORCE

RE: Letter of Transmittal
City of Visalia Housing Element to the General Plan

Pursuant to State Law, the City of Visalia is required to undertake a comprehensive update of the Housing Element to the General Plan for existing and projected housing needs in the community for the planning period 1992-2002. Issues contained in the plan are as follows:

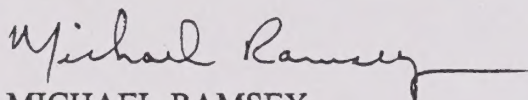
- Identification of existing and projected housing needs based on population statistics and projections, housing market conditions, current housing stock and regional housing needs.
- Development of a comprehensive approach to addressing residential concerns and needs for all economic segments of the community.
- Identification of the constraints to the development of affordable housing within the community; and
- Identification of accomplishments from the 1984 Housing Element.

We are pleased to submit this document to you. It is the culmination of a process which included numerous hours of volunteer time from the Housing Element Task Force, Planning Commission review, Housing Advisory Committee review, and on-going review by City staff. Through the process, numerous housing policies have been discussed and evaluated for conformity with the City's standards, direction and policies stated in the City's General Plan. The Element has been reviewed in detail by the Planning Commission and this document integrates the Planning Commission's recommended modifications.

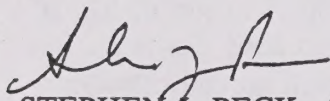
This document has been subject to the following review:

- Comprehensive environmental assessment review
- Review by the Housing Element Task Force
- Review by the Planning Commission and City Council at a joint study session
- Planning Commission public hearing
- City Council public hearing
- City Council work session
- City Council adoption
- Review by Department of Housing and Community Development
- Final adoption by City Council

Finally, we would like to thank the Housing Element Task Force and the Planning Commission for their numerous hours in the development of the content of this document.



MICHAEL RAMSEY
DEVELOPMENT SERVICES DIRECTOR



STEPHEN J. PECK, ASSISTANT DIRECTOR
DEVELOPMENT SERVICES DEPARTMENT

RESOLUTION NO 93-01

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF VISALIA
AFFIRMING APPROVAL OF A REVISION TO THE GENERAL PLAN
AMENDMENT NO. 92-13, THE HOUSING ELEMENT OF THE GENERAL PLAN

WHEREAS, the draft Housing Element of the General Plan text was first circulated in July 1992 with amendments released in August 1992; and

WHEREAS, the Visalia City Planning Commission (Planning Commission), gave due notice and held full and fair public hearings on the draft Housing Element on September 15, 1992 and adopted the draft Housing Element on September 28, 1992 for recommendation to the City Council; and

WHEREAS, the Council of the City of Visalia (City Council) held a Public Hearing on October 5, 1992 to solicit public input to the proposed Housing Element to the General Plan and approved it for referral to the State Department of Housing and Community Development; and

WHEREAS, the City Council has considered revisions of the Housing Element as prescribed by the State Department of Housing and Community Development (HCD) and finds that the proposed revisions bring the draft Housing Element in substantial compliance with HCD's requirements and the requirements of Article 10.6 of the California Government Code;

NOW, THEREFORE BE IT RESOLVED, by the City Council that it adopts the Housing Element with revisions hereto attached.

PASSED AND ADOPTED: January 4, 1993

LESLIE B. CAVIGLIA, CITY CLERK

STATE OF CALIFORNIA)

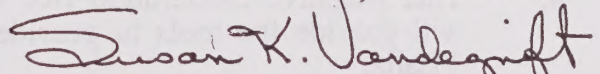
COUNTY OF TULARE) ss.

CITY OF VISALIA)

I, Leslie Caviglia, City Clerk of the City of Visalia, certify the foregoing is the full and true Resolution 93-01 passed and adopted by the Council of the City of Visalia at a regular meeting held on January 4, 1993.

Dated: January 5, 1993

LESLIE B. CAVIGLIA, CITY CLERK


By Susan K. Vandegrift, Deputy

RESOLUTION NO. 92-151

A RESOLUTION OF THE CITY COUNCIL OF THE
CITY OF VISALIA TO APPROVE AMENDMENT NO. 92-13
FOR THE ADOPTION OF THE PROPOSED HOUSING ELEMENT
TO THE GENERAL PLAN. CITY OF VISALIA - APPLICANT

Whereas, an amendment application was filed by the City of Visalia, for the amendment of the General Plan by updating and revising the Housing Element to the General Plan; and

Whereas, the Planning Commission of the City of Visalia, after twenty-one (21) days published notice held a public hearing before said Commission on September 15, 1992; and

Whereas, Negative Declaration No. 92-29 was prepared and found that no significant impacts would result from this project, and that no mitigation measures would be required for this project.

Whereas, the City Council of the City of Visalia held a public hearing on October 5, 1992 for the purpose of soliciting comments to the draft Housing Element to the General Plan;

Whereas, the City Council of the City of Visalia recommended certain changes which were affirmed by the Planning Commission at its October 12, 1992 meeting;

Now therefore, be it resolved, that the City Council of the City of Visalia makes the following specific findings based on the evidence presented:

1. That the proposed Housing Element is consistent with the intent of the City of Visalia General Plan, and other related Elements.
2. That market rate and affordable housing are of primary concern to the City of Visalia.
3. That the provision of an environmental assessment is a requirement of the adoption of the Housing Element.
4. That Negative Declaration No. 92-29 in combination with Amendment 92-13 will provide the tools to provide for unmet housing needs within the City of Visalia.
5. That the Housing Element will not be detrimental to the public health, safety or welfare, or be materially injurious to properties in the vicinity.

Be it further resolved that the City Council of the City of Visalia finds that the proposed project is de minimis impact in its effect on the environment based on the following findings of fact:

1. That Amendment No. 92-13 is a proposal to amend the General Plan of the City of Visalia by amending and revising the Housing Element pursuant to State Law.

2. An initial study was conducted for the purpose of assessing and evaluating the Housing Element which indicated no potential for adverse environmental impact.
3. That the amendments will not directly affect wildlife resources. All development proposals subsequent to this amendment will require a full site specific environmental analysis by the environmental coordinator. Upon evaluation, a determination would be made concerning significant impacts, and if necessary, the application of mitigation measures and/or fees.
4. The City Council of the City of Visalia hereby declares that there is no evidence before the City Council that these amendments will have any potential for adverse effect on wildlife resources, as defined in Section 711.2 of the Department of Fish and Game Code.

Be it further resolved, that the City Council hereby approves Amendment No. 92-13 amending Element to the General Plan and authorizes City staff to forward the draft Element to the State Department of Housing and Community Development for its review as proscribed by law.

Passed and Adopted: October 19, 1992

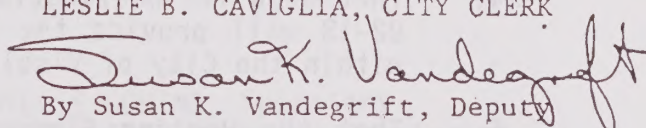
LESLIE B. CAVIGLIA, CITY CLERK

STATE OF CALIFORNIA)
COUNTY OF TULARE) ss.
CITY OF VISALIA)

I, Leslie Caviglia, City Clerk of the City of Visalia, certify the foregoing is the full and true Resolution No. 92-151 passed and adopted by the Council of the City of Visalia at a regular meeting held on October 19, 1992.

Dated: October 20, 1992

LESLIE B. CAVIGLIA, CITY CLERK


By Susan K. Vandegrift, Deputy

RESOLUTION NO. 92- 88

A RESOLUTION OF THE PLANNING COMMISSION OF THE
CITY OF VISALIA TO APPROVE AMENDMENT NO. 92-13
FOR THE ADOPTION OF THE PROPOSED HOUSING ELEMENT
TO THE GENERAL PLAN. CITY OF VISALIA - APPLICANT

Whereas, an amendment application was filed by the City of Visalia, for the amendment of the General Plan by updating and revising the Housing Element to the General Plan; and

Whereas, the Planning Commission of the City of Visalia, after twenty-one (21) days published notice held a public hearing before said Commission on September 15, 1992; and

Whereas, Negative Declaration No. 92-29 was prepared and found that no significant impacts would result from this project, and that no mitigation measures would be required for this project.

Now therefore, be it resolved, that the Planning Commission of the City of Visalia makes the following specific findings based on the evidence presented:

1. That the proposed Housing Element is consistent with the intent of the City of Visalia General Plan, and other related Elements.
2. That market rate and affordable housing are of primary concern to the City of Visalia.
3. That the provision of an environmental assessment is a requirement of the adoption of the Housing Element.
4. That Negative Declaration No. 92-29 in combination with Amendment 92-13 will provide the tools to provide for unmet housing needs within the City of Visalia.
5. That the Housing Element will not be detrimental to the public health, safety or welfare, or be materially injurious to properties in the vicinity.

Be it further resolved that the Planning Commission of the City of Visalia finds that the proposed project is de minimis impact in its effect on the environment based on the following findings of fact:

1. That Amendment No. 92-13 is a proposal to amend the General Plan of the City of Visalia by amending and revising the Housing Element pursuant to State Law.
2. An initial study was conducted for the purpose of assessing and evaluating the Housing Element which indicated no potential for adverse environmental impact.

3. That the amendments will not directly affect wildlife resources. All development proposals subsequent to this amendment will require a full site specific environmental analysis by the environmental coordinator. Upon evaluation, a determination would be made concerning significant impacts, and if necessary, the application of mitigation measures and/or fees.
4. The Planning Commission of the City of Visalia hereby declares that there is no evidence before the Commission that these amendments will have any potential for adverse effect on wildlife resources, as defined in Section 711.2 of the Department of Fish and Game Code.

Be it further resolved, that the Planning Commission hereby approves Amendment No. 92-13 amending Element to the General Plan; and

Be it further resolved, that the Planning Commission recommends to the City Council that appropriate corresponding changes be made in the Land Use Element to the General Plan pertaining to reduced lot sizes.

Passed and Adopted:

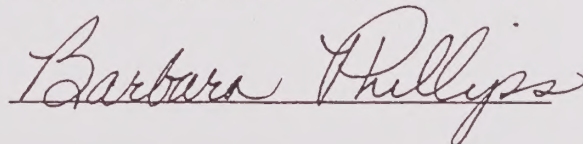
Commissioner Lane offered the motion to this resolution, Commissioner Nugent seconded the motion and it carried by the following vote:

Ayes:	Commissioners Deissler, Lane, Nugent, and Sanchez
Noes:	None
Abstained:	None
Absent:	None

PHYLLIS CORING, Secretary
Visalia City Planning Commission

ATTEST: Barbara Phillips, Clerk

I, Barbara Phillips, Clerk of the Visalia City Planning Commission, certify that the above is a true copy of a resolution duly passed and adopted at a regular meeting of the Commission on September 28, 1992.



RESOLUTION NO 92-93

A RESOLUTION OF THE PLANNING COMMISSION OF THE CITY OF VISALIA
AFFIRMING APPROVAL OF A REVISION TO THE GENERAL PLAN
AMENDMENT NO. 92-13, THE HOUSING ELEMENT OF THE GENERAL PLAN

WHEREAS, the draft Housing Element of the General Plan text was first circulated in July 1992 with amendments released in August 1992; and

WHEREAS, the Visalia City Planning Commission (Planning Commission), gave due notice and held full and fair public hearings on the draft Housing Element in 1992 on September 15, 1992 and adopted the draft Housing Element on September 28, 1992 for recommendation to the City Council; and

WHEREAS, the Council of the City of Visalia (City Council) held a Public Hearing on October 5, 1992 to solicit public input to the proposed Housing Element to the General Plan; and

WHEREAS, the City Council recommended the revision of Policy 1.2 to add the following:

"Program 1.2.2: Mixed Use Developments.

Identify structures and sites within the Visalia community that are financially and physically feasible of being converted to or constructed into mixed use developments, or appropriate for historical rehabilitation, and on a request basis, assist in the implementation of such projects."; and

WHEREAS, the Planning Commission has determined that the proposed revision to the Housing Element to the General Plan is appropriate as recommended;

NOW, THEREFORE BE IT RESOLVED, by the Planning Commission that it affirms the recommended revisions.

Commissioner Lane offered the motion to this resolution, Commissioner Nugent seconded the motion and it carried by the following vote:

Ayes: Commissioners Sanchez, Nugent, and Lane
Noes: None
Abstained: None
Absent: Deissler

PHYLLIS CORING, Secretary
Visalia City Planning Commission

ATTEST: Barbara Phillips, Clerk

I, Barbara Phillips, Clerk of the Visalia City Planning Commission, certify that the above is a true copy of a Resolution duly passed and adopted at a regular meeting of the Commission of October 12, 1992.

A handwritten signature in cursive script, reading "Barbara Phillips", is written over a horizontal line.

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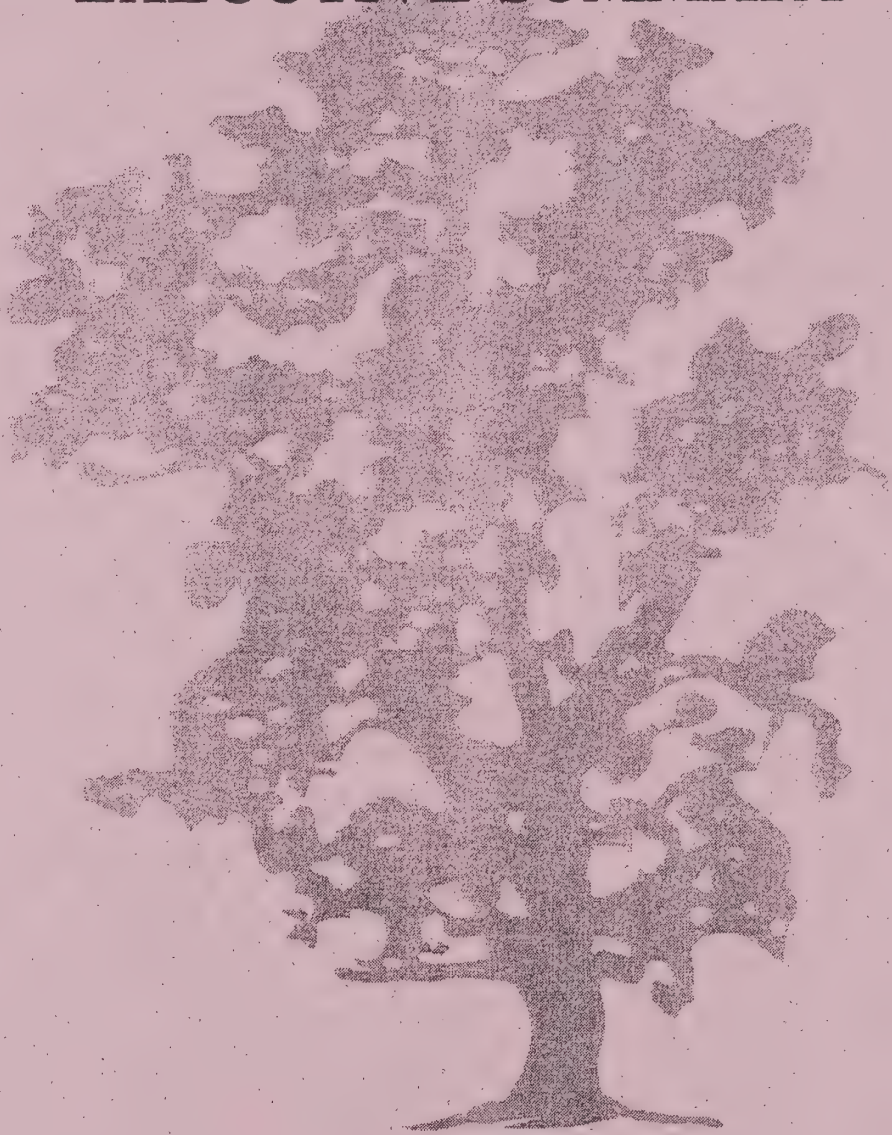
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EXECUTIVE SUMMARY



EXECUTIVE SUMMARY

The Housing Element is a mandatory general plan element. The City of Visalia adopted previous housing elements in accordance with State Housing Law, the last of which was submitted in 1984. State law requires that each local agency adopt a new housing element by July 1, 1992.

The purpose of the Housing Element requirement is set forth in State law as follows:

- a. To assure that counties and cities recognize their responsibilities in contributing to the attainment of the State housing goal. Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- b. To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the State housing goal, provided such a determination is compatible with the State housing goal and regional housing needs. In carrying out this responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the State in addressing regional housing needs.

This document also provides a policy framework for other programs, including policies and documents such as the other elements of the City's General Plan, the Comprehensive Housing Affordability Strategy, the Community Development Block Grant Program, the Rental Rehabilitation Program, and the policies which guide the use of the Visalia Community Redevelopment Agency Low and Moderate Housing Set-Aside funds.

Contents

The Government Code is very specific with regard to the required contents of housing elements. Highlights of the information contained in the City of Visalia Housing Element which address these requirements are summarized below under excerpts from the pertinent code sections (in bold type) which describe each subject area, along with the Chapters in the Draft Housing Element where more detailed descriptions can be found. Further, comparisons of housing conditions from 1980 and 1990 are provided when available. Projections for 1997 are also provided where applicable.

It should be noted that not all 1990 Census information relative to income and other characteristics is currently available. As the information becomes available, appropriate sections of the Housing Element will be updated.

The Housing Element is organized into eight (8) chapters as follows:

- Chapter 1 - Introduction
- Chapter 2 - Community Housing Needs
- Chapter 3 - Land for Housing
- Chapter 4 - At-Risk Housing
- Chapter 5 - Constraints to Housing Development
- Chapter 6 - Existing Local Housing Programs
- Chapter 7 - Local Goals, Objectives, Policies and Programs
- Chapter 8 - Environmental Assessment

Chapter 1

Chapter 1 focuses on the process by which the Housing Element was updated; provides an overview of the intent of the Housing Element and how it correlates with the City's updated General Plan; and gives the general boundaries used for the Housing Element.

Chapter 2

The State requires an analysis of population and employment trends, documentation of projections, and a quantification of existing and projected housing needs for all income levels. The State also requires analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition. Analysis of special housing needs for the handicapped, elderly, large families, farm workers, and families with heads of households, Southeast Asians and the Homeless is also required. Chapter 2 provides a detailed analysis of the City's population and housing needs. It outlines special needs populations; provides descriptive information about the community including employment, age, heads of households, incomes, household size, ethnicity, and households with special needs, such as the Southeast Asian population, homeless population and farm workers. Chapter 2 also describes the housing market and its trends, quality of the housing stock, cost of renting versus home ownership, constraints to the development of affordable housing, and needs for different types of housing in the community. Highlights of the findings of Chapter 2 are as follows:

- Approximately 1,363 dwelling units need to be constructed annually over the next five years to meet the City's housing needs, 518 of which need to be constructed for lower income families.
- Nearly 30% of the existing housing stock needs some form of rehabilitation or repair.
- There is an increasing need for housing for special needs groups, including farm workers and their families, ethnic populations, single heads of households, seniors, disabled persons, and the homeless population. This also includes lower income household where overcrowded conditions exist, and new construction of affordable rental units.
- Alternatives to traditional housing need to be explored, such as Single Room Occupancy (SRO) units, transitional housing for lower income households, congregate or shared housing opportunities, etc.
- The City needs to be actively involved in the promotion of new construction of rental units in the community.

Chapter 3

State Housing Element Law requires an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. Chapter 3 provides a synopsis of available land for residential construction to meet the housing needs projected over the next ten years. According to the City's General Plan Land Use Designations, more than sufficient land exists to accommodate the housing needs of the community during this planning period.

Chapter 4

Chapter 4 describes housing that is "at-risk" of converting from affordable rental housing to market rate housing. There are currently two (2) "at-risk" projects in the City of Visalia for the planning period between 1992 and 2002. However, this Chapter describes the relative role that different housing providers would play in preserving this housing stock and the cost of preserving affordable units versus constructing new affordable units to meet the demand.

Chapter 5

The State requires an analysis of potential and actual governmental and nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels. Constraints to the development of affordable housing are described in Chapter 5, including financing for housing developments, land availability, governmental processing and fees, and other perceived or real barriers to the development of housing in the community.

Chapter 6

Chapter 6 summarizes the City's existing programs to assist with the expansion and preservation of the City's housing stock, including the City's programs through the Community Development Block Grant Program, the Agency's Housing Set Aside Program, VIAH activities, Self-Help Enterprises programs, Tulare County Housing Authority rehabilitation program, and other programs that exist to help potential and existing homeowners with their housing needs.

Chapter 7

Housing Element revisions must evaluate all of the following: 1) the appropriateness of the housing goals, objectives and policies in contributing to the attainment of the State Housing goal 2) the effectiveness of the housing element in attainment of the community's housing goals and objectives, and 3) the progress of the City in implementation of the Housing Element. The Housing Element must also provide a relative statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement and development of housing. This must include a program which sets forth a five-year schedule of actions the City is undertaking to implement the policies and achieve the goals and objectives of the Housing Element, which includes the following:

- a. Identification of adequate sites for a variety of housing types for all income levels.
- b. Assistance in the development of adequate housing to meet the needs of low- and moderate-income households
- c. Identification and, where appropriate and legally possible, removal of governmental constraints to the maintenance, improvement and development of housing
- d. Conservation and improvement of the existing affordable housing stock
- e. Promotion of housing opportunities for all persons, regardless of race, religion, sex, marital status, ancestry, national origin, or color.

It also requires an analysis of opportunities for energy conservation with respect for residential development.

The City's progress relating to its last adopted Housing Element is summarized in Chapter 7 along with an outline of the City's current goals, objectives, policies and priorities as recommended by the Housing Element Task Force. The objectives that were accomplished since 1984 include:

- Implementation of a density bonus program.
- Preparation of comprehensive plans for parks, circulation, sewage processing, and storage water as they affect residential development.
- Comprehensive review of the development plans for the Northeast Area.
- Comprehensive review of the development fee structure and Subdivision Ordinance with regard to residential development.
- Identification of possible residential infill lots.
- Preparation of a Wastewater Treatment Plan to serve future residential developments.
- Approval of two mortgage revenue bonds for local developments.
- Utilization of CDBG funds and HUD Section 235 funds to expand and preserve affordable housing.
- Coordinated effort with VIAH for the development of 109 modular dwelling units (25% for very low income households), including the provision of construction loan financing.
- Continuation of Historic Preservation activities for historic homes in the Downtown Core.
- Rezoning of inappropriately zoned commercial areas to residential zoning.
- Development of a Community Lending Council.

The objectives that were not accomplished were as follows:

- Development of an administrative review procedure for development proposals.
- Development of density parameters for potential infill lots, and neighborhood development plans to integrate neighborhood concerns with new developments.
- Zoning Ordinance update.
- Comprehensive review of the Home Occupation Ordinance.
- Implementation of a comprehensive, pro-active Code enforcement program and rental maintenance inspection program.
- Completion of Neighborhood Development Plans for lower income areas.
- Development of a loan pool for high risk affordable housing projects.

These objectives were included as part of the current goals, objectives, policies and programs.

A limited summary of the City's proposed goals, objectives, policies and programs for this planning period are as follows:

- Increased incentives for the development of affordable rental units within the community including priority permit processing of rental developments, modification of zoning standards, reduction of minimum lot sizes, etc.
- Implementation of a pro-active Code enforcement program combined with a new "reconstruction" program that will reduce the number of unsafe dwellings in the community and increase the availability of affordable housing.
- Implementation of alternative housing programs, such as SRO's, shared housing, bonus density incentives, priority permit processing, land write-downs for affordable housing, equity sharing programs for first-time home buyers, and reduced lot sizes for expanding housing opportunities for lower income families.

The Chapter is followed by quantifiable objectives to meeting the City's housing goals. The quantifiable objectives include:

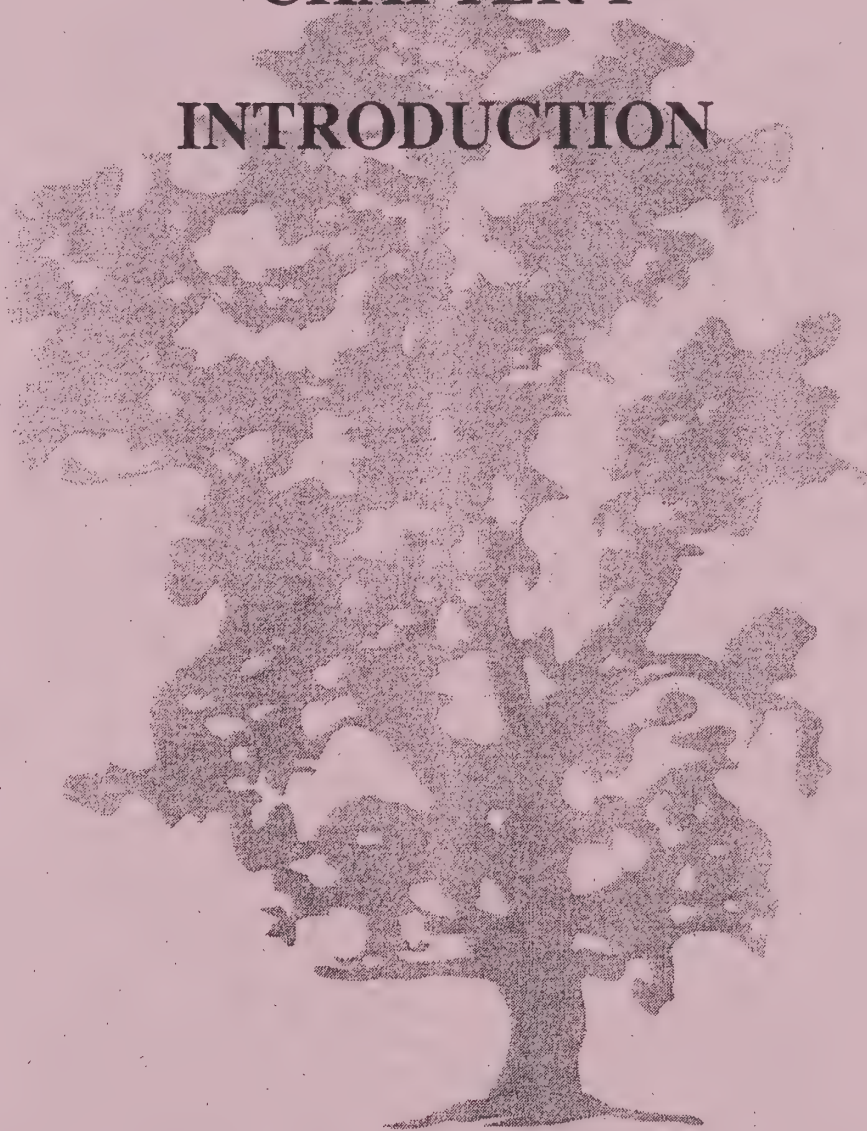
- Construction of 300 new rental units per year to meet the rental market demand, including development of 4 affordable housing projects utilizing incentives such as density bonuses, land write-downs, interest rate subsidies, low interest or deferred loans, or a combination thereof.
- Rehabilitation assistance to 30 rental units and 30 single family residences per year.
- Financial and technical assistance to 50 first time lower income home buyers over the next 5 years.
- Identification of 5 lots per year for infill housing projects.
- Rehabilitation of 5 historical homes per year.
- Implementation of a Shared Housing Program, Information and Referral Service for home buyers, and loan education program.
- Carry out an information and marketing program to publicize existing City programs to serve lower income households in the community.

Chapter 8

Chapter 8 provides the necessary environmental review to carry out the housing programs and policies. The finding is that the proposed housing goals, objectives, policies and programs will not have an adverse effect on the community.

CHAPTER I

INTRODUCTION



CHAPTER I

INTRODUCTION

Housing Element Intent

This Housing Element is a State-mandated element of the Visalia General Plan. It is intended to provide citizens and public officials with an understanding of housing needs in the community and set forth an integrated set of policies and programs by which defined goals may be attained. More specifically, it is intended to:

- provide a comprehensive body of housing-related information through compilation of data from numerous sources;
- provide an estimate of present and future housing needs and problems by examining population characteristics and growth trends, as well as current condition of housing stock;
- act as a tool for coordination between governmental bodies and the local building industry;
- provide direction for future planning programs to ensure that sufficient consideration is given to housing goals and policies;
- establish and portray community goals and policies relative to housing through the identification of existing stated and implicit goals and the identification of housing needs and problems;
- establish and identify programs intended to attain and implement the community's goals and policies, taking into consideration the feasibility of those programs; and
- act as a meaningful guide to decision-makers, considering housing-related issues.

The typical tools that cities use to achieve affordable housing include measures such as density bonuses; fee waivers, deferrals or reductions; flexible zoning; priority permit processing; low income tax credits; mortgage credit certificates; mortgage revenue bonds; and land write downs. These measures are included in the current policies.

The City has researched various other measures for obtaining affordable housing in the community such as real estate transfer fees, inclusionary zoning, trust funds, and mixed income zoning but has purposely excluded them from the document. It is the City's intent to achieve affordable housing goals without such measures. These items will be explored as a last resort in the event that affordable housing goals are not being achieved with the tools herein identified.

Current State Housing Element Law

Current State law delineating housing element requirements is found in California Government Code Sections 65580 through 65589, Chapter 1143, Article 10.6. The law is administered by the State Department of Housing and Community Development (HCD). Since the last Housing Element was adopted in August, 1984, the following provisions have been added to Housing Element Law:

- provide a housing needs assessment of homeless and transient populations and an assessment of available sites to accommodate such facilities;
- provide an assessment of multi-family housing units at-risk of losing their subsidies; and
- provide an inventory of available sites for new housing construction including the identification of sites available to groups of all income levels.

State Required Local Program Strategy

Housing program requirements call for development of a local housing program strategy consisting of two primary components: a statement of goals, policies and priorities, and a plan for implementation. This program must reflect the commitment of the locality to address a range of housing needs, including affordable housing.

Federal Housing Program Requirements

Upon acceptance of Federal Community Development Block Grant (CDBG) funds, local jurisdictions assume certain obligations, such as preparation of the 1992-1996 Comprehensive Housing Affordability Strategy (CHAS). Such plans and programs are integrated into the local Housing Element. Prior to this, the CDBG Housing Assistance Plan (HAP) incorporated a three (3) year housing assistance goal which indicated the number of units to be assisted using Block Grant funds. In addition, the HAP identified the number of units to be assisted through other

State and Federal housing programs which are available to local residents. Effective November 1, 1991, the HAP was replaced by the five (5) year CHAS.

Scope--Description of Geographic Areas

The geographic area covered by the Housing Element falls within the Visalia Urban Improvement or Development Boundary (UDB). Illustration I-1A shows the approximate 90-square mile area which represents Visalia's 'sphere-of-influence' or the City's probable ultimate physical boundary and service area, and Illustration I-1B shows the actual City limits and the Urban Improvement or Urban Development Boundary (UDB). The land area between the UDB and the Urban Growth Boundary (UGB), the urban fringe, is generally not suited for urban development within the Land Use Element's 30-year planning and implementation period (year 2020).

Scope of Research and Analysis

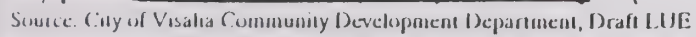
Two major classifications of data which are important to the analysis of housing needs are population and housing stock. The more important population data is related to changing household size, forecasted household formation and the income levels of various segments of the community.

Housing stock information of major significance includes: classification of units by various types, age and quality of the housing stock; owner/renter ratios; recent building activity; and housing cost trends. Future housing need indicators include: projected population growth; forecasted household formation; and expected growth and employment opportunities.

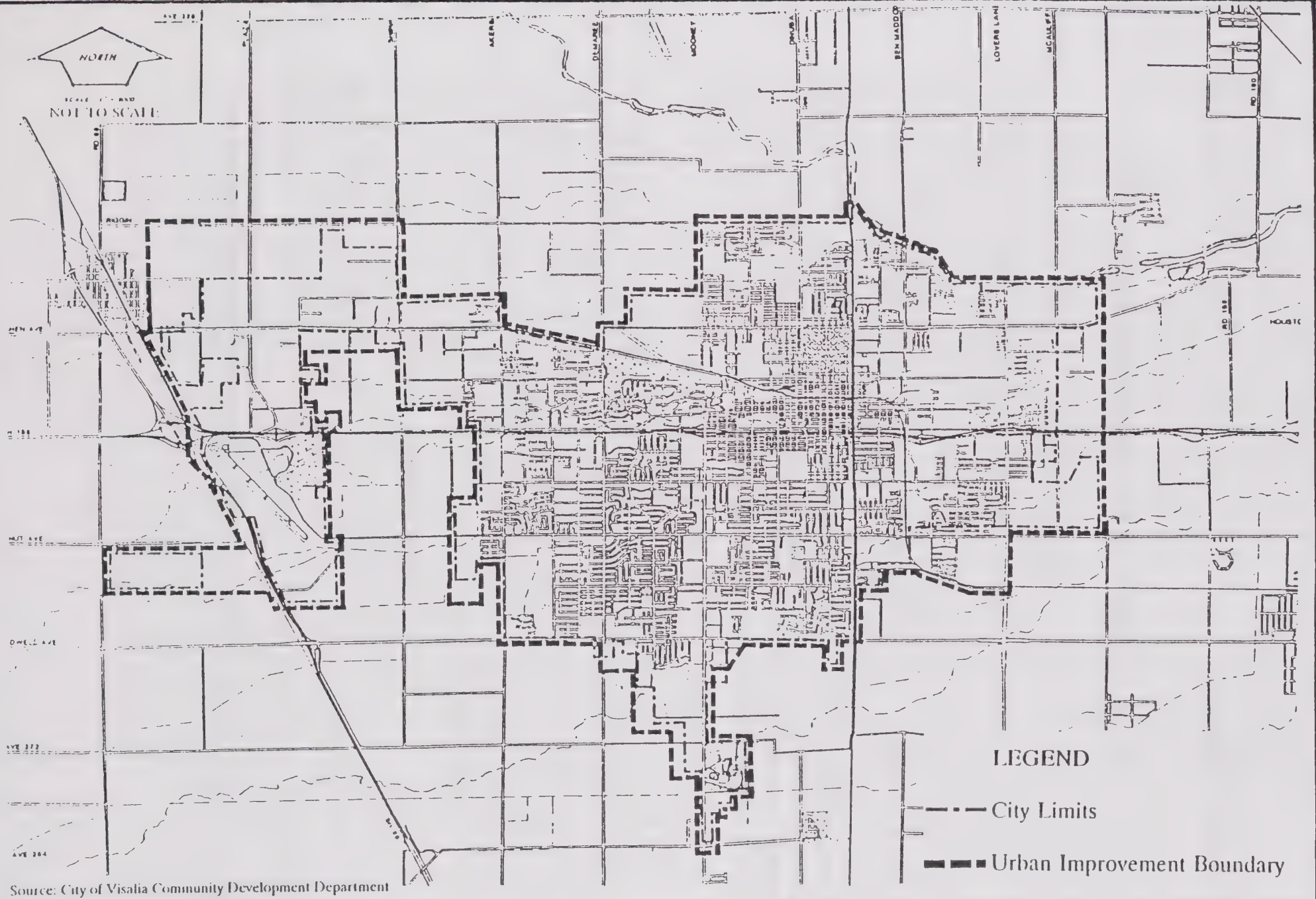
Several sources of information provided insights into recent demographic and housing trends that have taken place within the City. Data from the 1980 Census and from the City's 1984 Housing Element were used as the base year for comparison of many of the tables and exhibits in this report. Current housing unit data was obtained from the 1990 Census, the State Department of Finance, the 1991 Tulare County Regional Housing Needs Plan (TCRHNP) which was prepared by the Tulare County Association of Governments (TCAG), the City's 1988 Housing Assistance Plan (HAP), the City's Draft 1992 Comprehensive Housing Affordability Strategy (CHAS), the 1991 Housing Quality Survey, and from City records and reports.

General Plan Consistency

The Government Code requires that the elements of a local general plan comprise an integrated and internally consistent set of policies. Furthermore, Article 10.6 of the Code requires housing elements to identify the means by which they will achieve consistency with



PROPOSED JURISDICTIONAL BOUNDARIES



EXISTING JURISDICTIONAL BOUNDARIES

ILLUSTRATION I-1B

other elements. This section outlines the relationship of the Housing Element to other elements with respect to these requirements.

Land Use Element

The Land Use Element establishes the amount, location, and maximum density of land designated for residential development. Consequently, opportunities for new housing production are greatly affected by the Element. The opportunities for new housing, particularly medium and high density housing, are provided by the Land Use Element. Land use designations were developed in recognition of the City's established pattern of land use and also environmental and infrastructure constraints. Coordination with the Housing Element is achieved through special consideration within the Land Use Element in the form of increased densities when the purpose is to provide affordable housing, more than adequate provision for multi-family housing; and provisions restricting the under-utilization of residential properties. The policies and programs of the Housing Element, in turn, have been designed in recognition of development parameters posed by the Land Use Element.

Conservation, Open Space, Recreation & Park Element

The Conservation, Open Space, Recreation & Park Element primarily addresses the protection and preservation of the City's sensitive open space areas, including parks and recreational facilities. The Housing Element recognizes the importance of preserving valuable open space, and its policies and programs are designed in observation of these planning goals. While open space preservation does affect the amount of land available for housing production, local areas of high open space value are not generally suitable as sites for high density, affordable housing. Consequently, the goals and objectives of this Element can generally be pursued without significant conflict.

Circulation Element

The Circulation Element provides basic parameters for traffic generation and flow, and for the enhancement of the appearance of traffic corridors. Moreover, this Element is intended to establish policies on street capacities and acceptable service levels in order to balance new development opportunities with remaining capacities. This may have a restrictive effect upon new housing opportunities in areas serviced by congested streets. In order to balance this with the goals of the Housing Element, future revisions to the Circulation Element should examine the feasibility of giving special consideration to affordable housing projects with respect to traffic impact limitations.

Historic Preservation Element

The Historic Preservation Element seeks to promote preservation and rehabilitation of historically significant homes and buildings in Visalia. This goal not only helps to preserve the community's cultural heritage, but also works to improve the quality of the City's older housing stock and to maintain the affordable housing opportunities.

Public Participation

As a vehicle for receiving community input on the Housing Element, the Visalia City Council appointed the Housing Element Task Force in 1991. The Task Force consists of a cross section of local citizens with backgrounds from many different sectors of the community. Members on the Task Force include representatives from the Real Estate and development industry, non-profit housing advocacy organizations, the financial community, local government organizations, and citizens at large. The Task Force has reviewed the housing situation both on a national and local level, and made a number of specific recommendations for inclusion in the City's Housing Element.

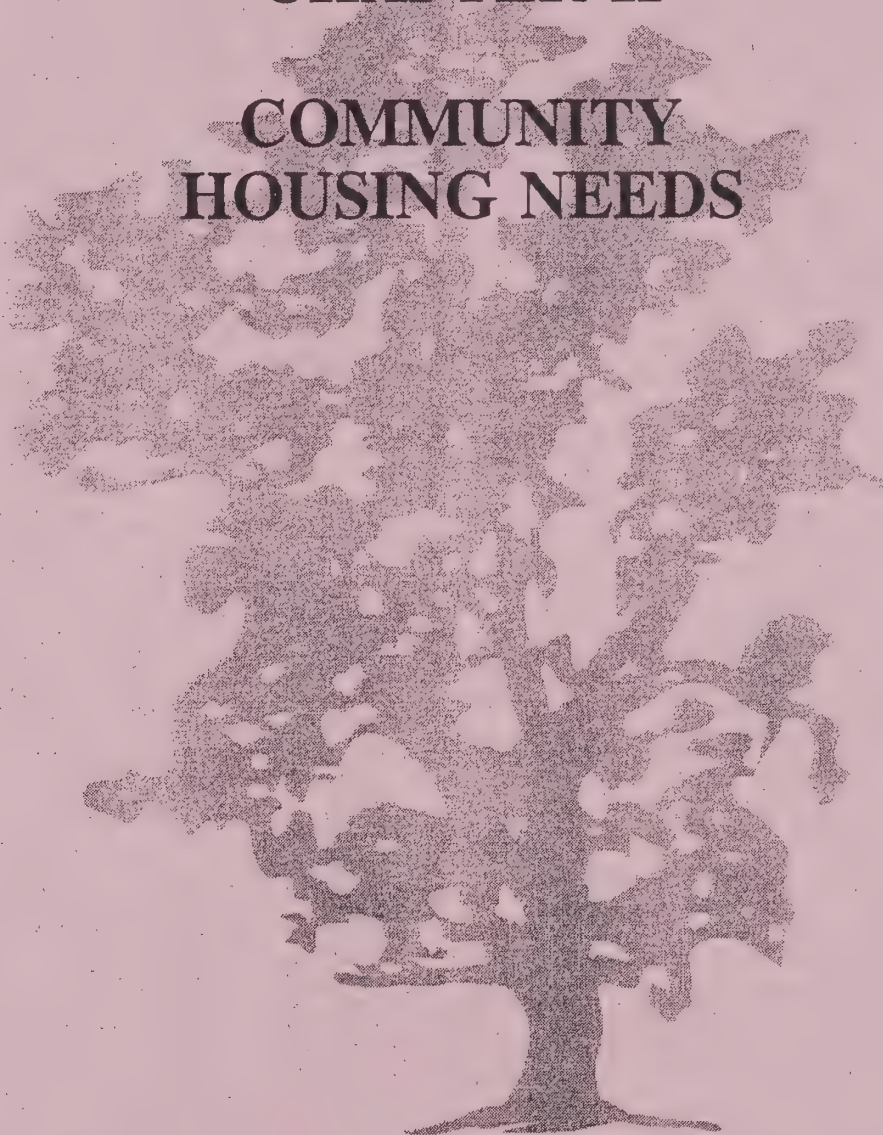
Public participation is also provided in the form of public hearings. Following the preparation of the Draft Housing Element and its review by the Housing Task Force, the Planning Commission conducted public hearings on the Element. Subsequent to Planning Commission action and recommendations to City Council, further public hearings were held at the City Council level. A special effort has been made to encourage lower income and minority residents to participate in the adoption process of the Housing Element. This was achieved by issuing public hearing notices in English and in Spanish, and distributing them in all segments of the community. Ethnic and minority populations are also represented on the Housing Element Task Force, the Planning Commission, and Housing Advisory Committee. Spanish interpreters were present at public hearings, where necessary, to translate the proceedings for those persons who are not bi-lingual. Once the public hearings and related reviews are completed, the City Council may formally adopt the Element. The Housing Element will be distributed to all appropriate agencies, including the retail water providers since priority must be given to affordable housing projects.

Monitoring

The City's progress in completing its goals as outlined in Chapter 7 will be monitored on an ongoing basis by staff from the Development Services Department, the Housing Advisory Committee, Citizen's Advisory Committee, the Planning Commission, and the City Council. Progress will be further monitored annually by the United States Department of Housing and Urban Development (HUD) for federally funded housing programs.

CHAPTER II

COMMUNITY HOUSING NEEDS



CHAPTER II

COMMUNITY HOUSING NEEDS

INTRODUCTION

The Regional Housing Market Area and the Regional Housing Needs Plan

As indicated in Chapter I, the geographic area covered by the Housing Element generally falls within the Visalia Urban Development Boundary, identified in the 1991 Land Use Element (reference Illustration I-1). In most instances, analysis on that scale is adequate to determine local housing needs. However, the Housing Element Law, Government Code Chapter 1143, Article 10.6, Sections 65580 and 65589, requires development of a Regional Housing Needs Plan (RHNP), which covers a large market area.

The RHNP, adopted by the Tulare County Association of Governments (TCAG) in 1991, defines local housing market areas. Each jurisdiction within a market area is then assigned and becomes responsible for addressing a proportional share of the area's non-market rate housing needs. Pertinent sections of the Housing Needs Plan for the City of Visalia are summarized in Appendix A.

Housing markets are areas where local interaction has resulted in an economic and social interdependence considering the provision of housing, employment, and service opportunities. The allocations are projected, by income range, to July 1, 1997, and are based on a formula which reflects the proportion of households expected to reside in any one market area if adequate affordable housing was available. Households are redistributed by market area based upon a "same share" methodology in an effort to examine housing needs across jurisdictional boundaries and to provide a measure of each jurisdiction's responsibility for the provision of housing to meet those needs.

According to State Housing Element Law, each locality has a responsibility to make adequate provision for the housing needs of all economic segments of the community. Although the housing needs for all households up to 120 percent of median income have been analyzed in the RHNP, emphasis is placed on households with incomes of 80 percent of the median or lower since housing affordable to these households is typically under-provided through traditional private sector programs and projects.

The 1991 RHNP projects that a total of 11,949 households in Visalia will require housing assistance by the year 1997 to ensure that their housing cost is commensurate with their incomes.

The City's unmet subsidized housing need, based on State criteria, can be determined by subtracting a locally derived figure of met need from the Same Share Allocation. The information has been updated based on additional data gathered during the Housing Element preparation process, primarily from the City's Block Grant related Housing Assistance Plan Performance Reports and the Draft 1992 CHAS.

As of January 1, 1991, the City contained 9,958 lower income housing units. Subtracting the 9,958 lower income units already built from the 12,547 unit Same Share Allocation needed by July 1, 1997, which represents projected households with incomes less than 80 percent of median income, the City's unmet need is 2,589 lower income units. Thus the estimate of future need encompasses 30.6 percent of the projected other low and very low income households and 38 percent of all households for the year 1997. (Reference Table II-1A)

In summary, the Housing Element includes housing need statements based on several different State and Federal formulas, as well as need estimates considering available U.S. Census and local survey information. Some of the need statements are applicable only to the City of Visalia, while others are applicable to the entire County.

The RHNP will be used for program evaluation at the State level and is a source document for the Comprehensive Housing Affordability Strategy (CHAS) used for program evaluation at the Federal level.

Overview of Significant Housing Needs

Applying percentages that were available from the 1980 and 1990 U.S. Census, the 1991 RHNP, and other relevant sources, the following City housing need and condition statements are provided:

- approximately 1,363 dwelling units need to be constructed during each of the next five (5) years, or by the end of the 1997 Housing Element planning period (July 1, 1997) for a total of 6,813 units. A total of 2,589 of these units, or 38%, should be constructed over the next 5 years for lower income families.
- 7,572 housing units, or approximately 27.9 percent of the total 1990 stock, require some form of repair or rehabilitation.

- 5,175 of the housing units needing rehabilitation, or approximately 19.1 percent of the total 1990 stock, are in need of minor rehabilitation;
- 2,093 of the housing units needing rehabilitation, or approximately 7.7 percent of the total 1990 stock, are in need of moderate rehabilitation;
- 82 of the housing units needing rehabilitation, or approximately .3 percent of the total 1990 housing stock, require substantial rehabilitation;
- 82 of the housing units needing rehabilitation, or approximately .3 percent of the total 1990 housing stock, require demolition;
- as of January, 1990, at least 9,958 or thirty-eight percent (38%) of total City households had very low and low incomes and were in need of housing assistance, based on information contained in the 1991 Tulare County Regional Housing Needs Plan (TCRHNP); and
- as of January, 1990, approximately 2,308 households in the City of Visalia, or 8.8 percent of the total, experienced overcrowded conditions.

Housing needs and an overview of facts are further described in subsections of this chapter. These subsections provide a more detailed analysis of housing needs and problems, particularly as they relate to special needs groups within the population. Geographical distribution is also discussed. The 1992-1996 Comprehensive Housing Affordability Strategy (CHAS), and the 1991 TCRHNP provide additional needs statements and should be referenced while addressing geographic concentrations and the distribution of unmet housing need based on income and housing quality. These reports also provide analysis of special group needs, which include the elderly, minorities, large families, male and female headed households, the handicapped, Southeast Asians, migrant farm workers, and the homeless.

Population Characteristics and their Relationship to Housing Need

Visalia is one of California's fastest growing cities due in large part to its central location between Los Angeles (185 miles to the south) and San Francisco (225 miles to the north). According to 1980 Census data, Visalia had a population of 49,729. By 1990, the Census reported that the population had reached 75,636, a fifty-two percent (52%) increase (reference Tables II-1B and II-2 and Exhibit II-1). Visalia experienced a 5.2% annual population increase between 1980 and 1990, compared to the State's 3.1% annual growth rate. Since 1990 the

TABLE II-1A

HOUSING UNIT ESTIMATES/PROJECTIONS CITY OF VISALIA, 1990-1997						
	JANUARY 1, 1990		JULY 1, 1997		1990-1997 Housing Unit Growth	1990-1997 Growth Owner Units
Income Group	Housing Units	Percent	Housing Units			1990-1997 Growth Renter Units
Very Low	5,765	22%	7,264		1,499	570
Other Low	4,183	16%	5,283		1,090	414
Moderate	6,027	23%	7,594		1,567	595
Above Moderate	10,220	39%	12,877		2,657	1,010
TOTAL	26,204	100%	33,017		6,813	2,589

Source: 1991 Tulare County Regional Housing Needs Plan

TABLE II-1B

POPULATION & GROWTH RATES VISALIA, TULARE COUNTY, CALIFORNIA, 1980-1990					
	1980	Percent	1990	Percent	% Increase
Visalia	49,729	.2%	75,636	.24%	52%
Tulare Co.	245,751	1%	311,921	1%	27%
California	22,775,360	100%	29,760,021	100%	31%

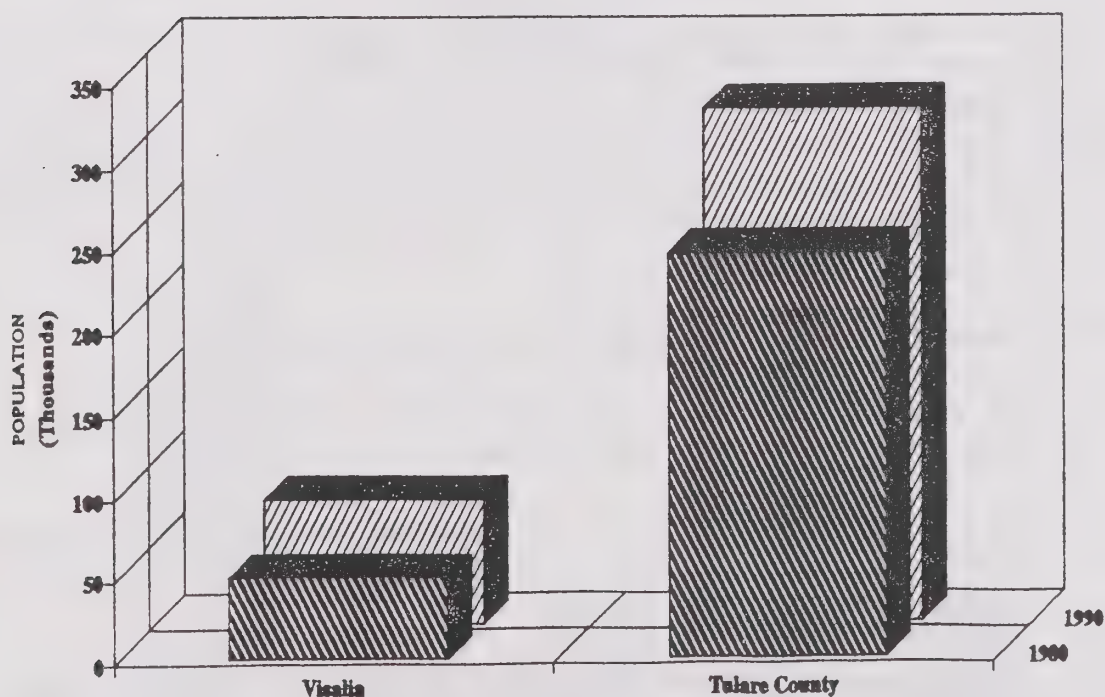
Source: 1980 & 1990 U.S. Census

TABLE II-2

POPULATION GROWTH VISALIA & TULARE COUNTY, 1980-1990			
	1980	1990	% Increase
Visalia	49,729	75,636	52%
Tulare County	245,751	311,921	27%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-1
 POPULATION GROWTH, 1980-1990



population growth has continued at an annual rate of 4.2%. The current population is 78,846 (State Department of Finance; January, 1991). The eight county area in the Central Valley contained 3.4 million people in 1990. Population projections for the year 2000 are 5.6 million. This region will be a major growth area of the State.

Today, Visalia has eighty percent (80%) of office development in Tulare County and it captures forty percent (40%) of retail trade in the County. In addition, Visalia is the county seat and has responded to the continual need of the services a county seat must offer. Because of these and other reasons discussed later, there is little reason to expect a decrease in Visalia's growth rate in the near future.

Age Group Changes

Analysis of age group changes can provide valuable insight in determining future housing needs within Visalia. Table II-3 compares age group changes between 1980 and 1990 for the City of Visalia. A graphic view of age characteristics is provided in Exhibit II-2.

Trends associated with age group information are expected to change the shape of housing demand during the decade. The past and present growth of the eighteen to twenty-nine (18-29) age group will be reflected in the thirty and above (30+) age group in the coming years. The prime age group for entrance into the rental market is twenty to twenty-nine (20-29) and the primary age group for purchasing homes is thirty to forty-five (30-45). All age groups are increasing in size and the demand for both renter- and owner-occupied housing is expected to increase through 1997.

Trends associated with the various age groups are summarized as follows:

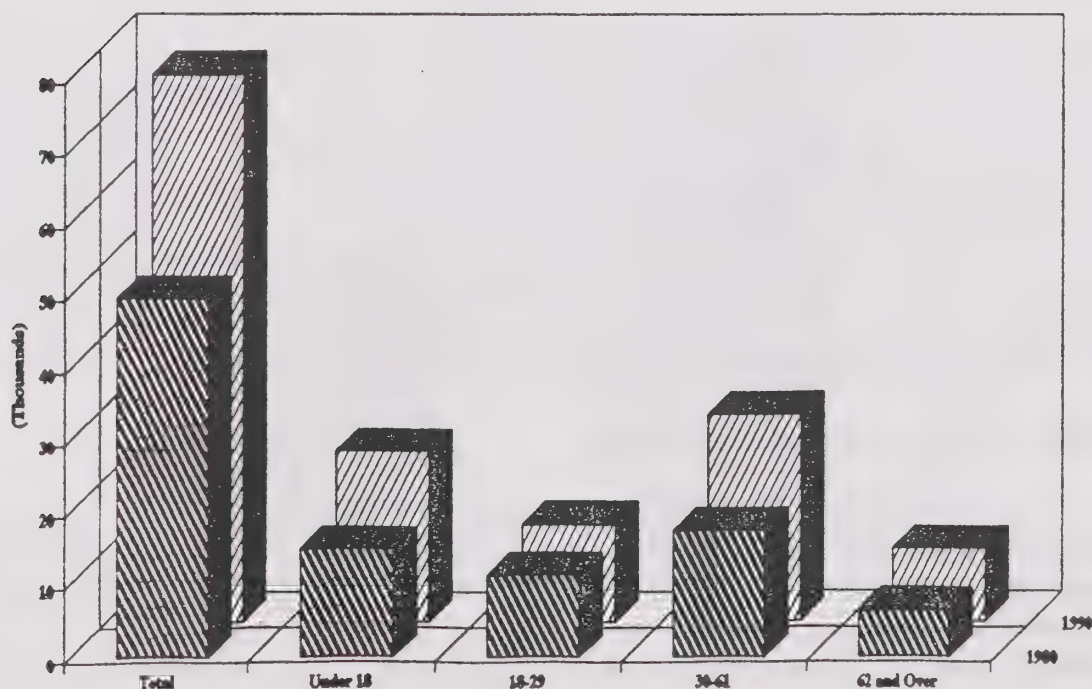
- the under 18 age group population share within Visalia increased 1.2 percentage points between 1980 and 1990;
- the eighteen to twenty-nine (18-29) age group share of the total population declined significantly during this period. The overall reduction in Visalia was 4.8 percentage points;
- the percentage of persons in the thirty to sixty-one (30-61) age group has shown consistent increases. Overall, this age group share increased by 3.0 percentage points between 1980 and 1990 in the City of Visalia; and
- the City's 62 and over age group share increased by .6 percentage points.

TABLE II-3

POPULATION AGE CHARACTERISTICS CITY OF VISALIA, 1980-1990				
	1980	Percent	1990	Percent
Under 18 Years of Age	14,875	29.9%	23,527	31.1%
Age 18-29	11,252	22.6%	13,458	17.8%
Age 30-61	17,389	35.0%	28,723	38.0%
Over 62 Years of Age	6,213	12.5%	9,928	13.1%
Total of all Ages	49,729	100.0%	75,636	100.0%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-2
 POPULATION AGE CHARACTERISTICS



The median age of residents provides a direct correlation to the age of the housing stock. Younger persons tend to live in new housing while older persons reside in older housing stock. Certain historical factors continue to have an impact on the age of housing structures within the community. Persons born in the post World War II baby boom between 1946 and 1955 were in the 35 to 45 year old age group at the time of the 1990 Census. Since that group is still within childbearing years, it is continuing to have an impact on the birth rate as evidenced by the increase in the proportion of persons in the zero to eighteen (0-18) year age group as of 1990.

Household Size

One of the most important determinants of housing need is household size. As illustrated in Table II-4 and Exhibit II-3, average household size was greater within the City in 1990 than in 1980, changing from 2.55 to 2.78 persons. As a result, there is an increased need for larger sized housing units. This increase is partially attributable to the influx of Southeast Asians, who typically have significantly larger households, as well as a general increase in the fertility of all households.

Ethnicity/Race

Table II-5 and Exhibit II-4 provide information on the ethnicity of the population within the City of Visalia from 1980 and 1990. According to the Table, a majority of the population is classified as white, with the Hispanic population representing the second largest ethnic group in Visalia. Asian or Pacific Islanders, which includes the Southeast Asian population, was the third largest ethnic group in Visalia in 1990. According to several social service providers and the Tulare County Social Services Department, the immigration of Southeast Asian refugees, comprised of Hmong, Laotian, Cambodian, and Vietnamese, is expected to continue to increase at a steady rate, although these population groups were not included in the 1990 Census. Additional information describing this special needs group is provided later in this chapter.

Employment Characteristics and Trends

Visalia's labor pool is diverse, given the City's role as a regional manufacturing, service, and retail trade center (reference Tables II-6 and II-7 and Exhibit II-5). Tulare County's employment distribution is dominated by agriculture, which affects Visalia's job market and unemployment rates (reference Table II-8 and Exhibit II-6 for unemployment rates of Visalia and Tulare County). Because of the need to retrain workers as the economy evolves, Tulare County

TABLE II-4

PERSONS PER HOUSEHOLD CITY OF VISALIA, 1980-1990		
	1980	1990
Persons in Households	46,385	74,054
Total Households	18,190	26,111
Persons per Household	2.55	2.84

Source: 1980 & 1990 U.S. Census

EXHIBIT II-3
 PERSONS PER HOUSEHOLD, 1980-1990

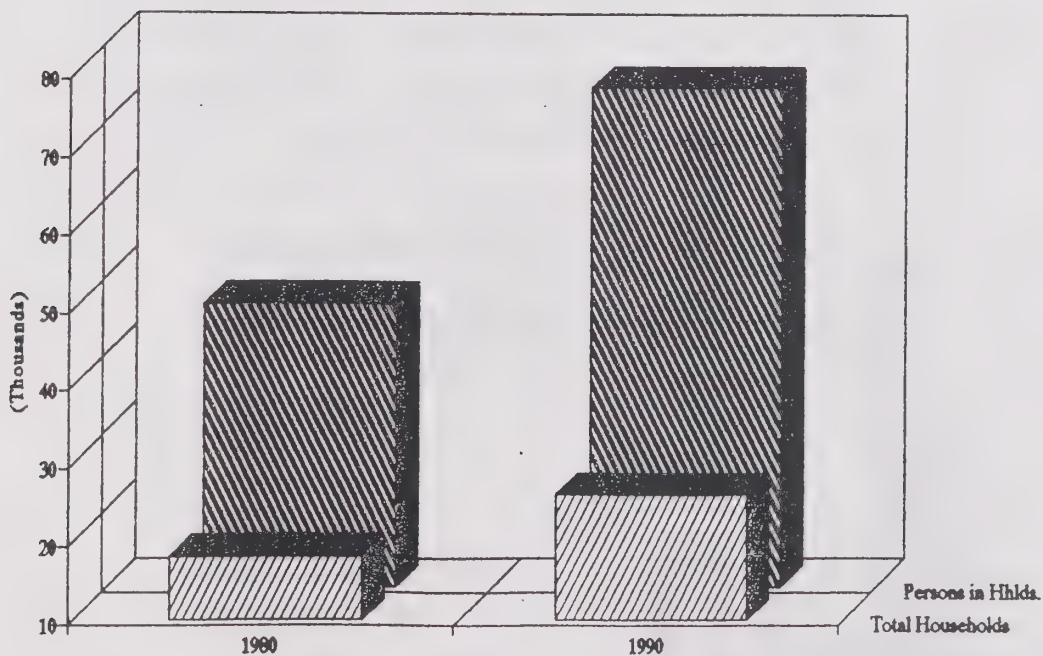


TABLE II-5

ETHNIC/RACE BREAKDOWN CITY OF VISALIA, 1980-1990				
	1980		1990	
	Number	Percent	Number	Percent
White other than Hispanic	38,212	76.84%	50,212	66.39%
Total Minority	11,517	23.16%	25,424	33.61%
Hispanic	9,583	19.27%	19,005	25.17%
Black	578	1.16%	1,054	1.39%
Other	1,401	2.82%	5,365	7.08%
Asian and Pacific Islander	671	1.35%	4,636	6.13%
American Indian, Eskimo, Aleut	307	.62%	596	.79%
Remaining Other	423	.85%	133	.16%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-4
 ETHNIC/RACE BREAKDOWN, 1980-1990

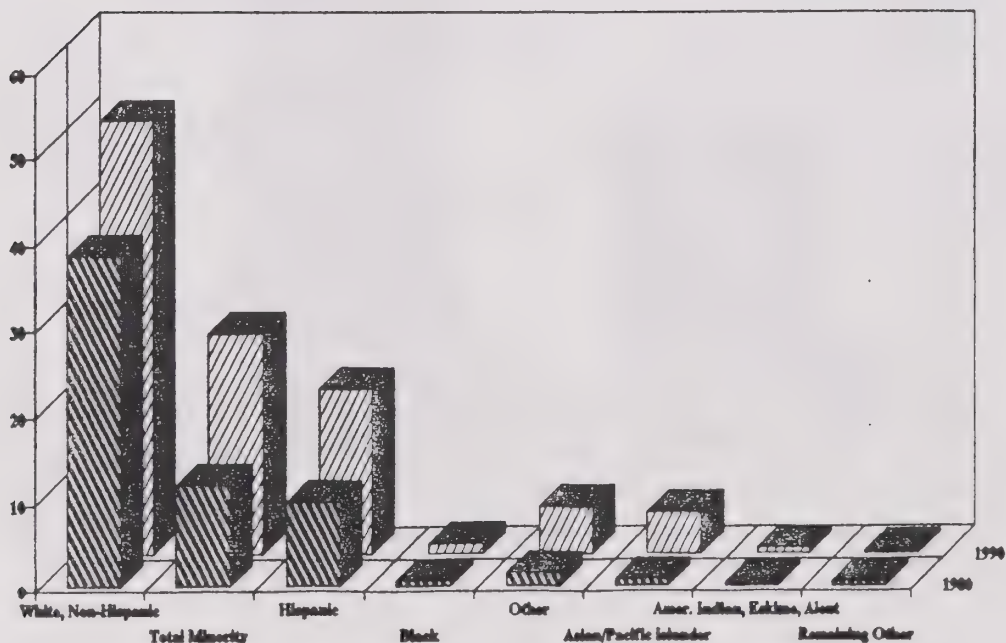


TABLE II-6

EMPLOYMENT BY INDUSTRY CITY OF VISALIA, 1980	
<i>Industry</i>	<i>Persons Employed</i>
Agriculture, Forestry, Fisheries & Mining	1,103
Construction	1,402
Nondurable Goods Mfg.	1,522
Durable Goods Mfg.	1,396
Transportation	572
Communications & Other Public Utilities	1,002
Wholesale Trade	920
Retail Trade	4,125
Finance, Insurance, Real Estate	1,437
Business and Repair Services	955
Personal, Entertainment, Recreation Services	930
Health Services	1,628
Educational Services	2,308
Other Professional & Related Services	1,400
Public Administration	1,108

Source: 1980 U.S. Census

TABLE II-7

EMPLOYMENT BY INDUSTRY TULARE COUNTY, 1990*	
<i>Industry</i>	<i>Persons Employed</i>
Government	25,296
Agriculture	39,440
Construction	4,216
Manufacturing	14,144
Transportation/Utilities	5,440
Wholesale Trade	6,120
Retail Trade	19,448
Finance, Insurance & Real Estate	3,672
Services	18,224

Source: State EED, 1990

* A breakdown of Visalia is not currently available

EXHIBIT II-5 EMPLOYMENT BY INDUSTRY, 1990

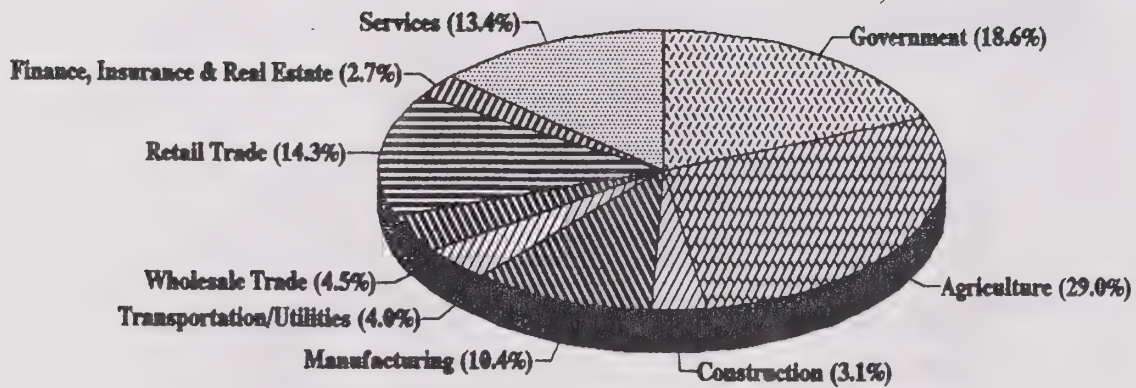
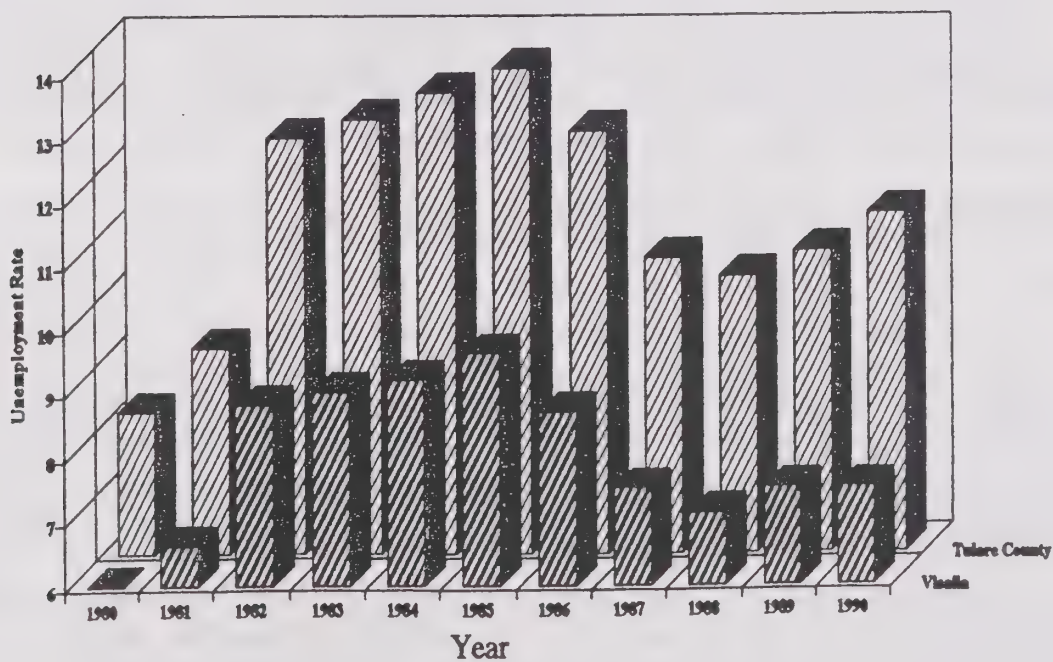


TABLE II-8

UNEMPLOYMENT RATES VISALIA & TULARE COUNTY, 1980-1990											
	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Visalia	6.0%	6.6%	8.8%	9.0%	9.2%	9.6%	8.7%	7.5%	7.1%	7.5%	7.9%
Tulare Co.	8.2%	9.2%	12.5%	12.8%	13.2%	13.6%	12.6%	10.6%	10.3%	10.7%	11.3%

Source: State EDO

EXHIBIT II-6
 UNEMPLOYMENT RATES, 1980-1990



utilizes an extensive network of job training providers. The Job Training Partnership Act (JTPA) includes programs calling for cash reimbursement for all expenses incurred during hiring and training, on-the-job training, upgrading and retraining, and several employment-related tax credit programs.

Federal job training dollars are administered in Tulare County by the Private Industry Council (PIC). The PIC operates job training programs which benefit local businesses by screening job seekers and referring qualified, motivated people to employers. Training programs are designed by employers who are eligible for reimbursement by the PIC for up to fifty percent (50%) of the employee's wages during training.

Other established employment and training services include: College of the Sequoias (COS), ABLE Industries, Department of Rehabilitation, Proteus Training and Employment, Community Services and Employment Training (C-SET), Turning Point, Services for Education and Employment (SEE), Rural Employment Assistance & Placement (REAP), Tulare County Organization For Vocational Education (T-COVE), and Visalia Adult School.

Visalia has consistently had an annual unemployment rate less than the County as a whole due to its more diversified economic and employment base. Visalia, nevertheless, is affected by fluctuations in the agricultural economy and continually strives to facilitate new job opportunities. In addition, with all the vocational training available to residents within the County (especially in Visalia), the year-round employment base of Visalia is generally strong.

Environmental Implications of Economic Development

There is a clear correlation between community economic development and housing needs. Economic growth will generate more employment and population, thereby challenging the adequacy of Visalia's housing, schools, circulation system, police and fire protection, and public utilities (water, sewer, gas, and electricity). Economic expansion can have positive social benefits such as raising personal income levels, increasing job opportunities to help relieve high unemployment, offering a wider variety of career choices, increasing the tax base, resulting in more revenue to local government and diversifying the economic structure to create stability.

As economic expansion occurs, locational criteria and site development standards for industrial development should be enforced to provide environmental mitigation including adequate buffering and containment of industrial areas from adjacent residential development, reduction in commuter distance to mitigate the adverse effects of traffic, and locating industries with offensive odor downwind from other types of development.

HOUSEHOLD CHARACTERISTICS AND THEIR RELATIONSHIP TO HOUSING NEED

In 1980 there were 18,190 households in the City of Visalia. By 1990, that number had grown to 26,111. Households can be divided into several types, each with unique housing needs including the elderly, large families, overcrowded households, single households with dependent children (including male and female headed households), farm workers, homeless persons, handicapped persons, and Southeast Asians. Each is discussed below.

Elderly

Households headed by persons 65 years of age and older represent a growing percentage of total households in the City of Visalia. Between 1980 and 1990, elderly households grew from 18% to 22.3% of total households, or by 4.3%. Table II-21 identifies numbers of elderly households and Table II-9 and Exhibit II-7 identify existing households occupied by elderly persons based on owner and renter households.

Existing housing services for the elderly include three (3) housing projects: Town Meadows, The Meadows, and Walnut Park, each of which have 100 dwelling units. Town Meadows and The Meadows are subsidized by the federal government through the Section 202 Direct Loan Elderly and Section 236 (J) (1) programs. Walnut Park is a non-subsidized housing project.

In order to identify the housing needs of elderly persons, Table II-10 was prepared and lists the number of elderly persons on the waiting list for each housing project.

Large Families

A household containing five (5) or more members is classified as a large family household. Housing needs for large families can best be presented describing household size in comparison to other households within the city limits. Table II-11 and Exhibit II-8 identify the number of total households compared to the number of large family households within Visalia City limits between 1980 and 1990. In addition, Table II-11 also classifies the proportion of owner-occupied and renter-occupied large family households. The cost of buying a home is becoming increasingly difficult for all persons, particularly for large families, many of whom are first time home buyers. The difficulty in purchasing affordable single family residences is also evidenced by the significant decline in rental vacancy rates.

According to the 1990 Census, 91.3% of all housing units in Visalia contain 3 bedrooms or less, and 44.8% of all housing units contain 2 bedrooms or less. Fourteen percent (14%) of

TABLE II-9

ELDERLY HOUSEHOLDS BY OWNER AND RENTER CITY OF VISALIA, 1990			
Owner - Occupied		Renter - Occupied	
Age 65+ Households	Percent of Total Households	Age 65+ Households	Percent of Total Households
3,836	14.69%	1,439	5.51%

Source: 1990 U.S. Census

EXHIBIT II-7
 ELDERLY HOUSEHOLDS, 1990

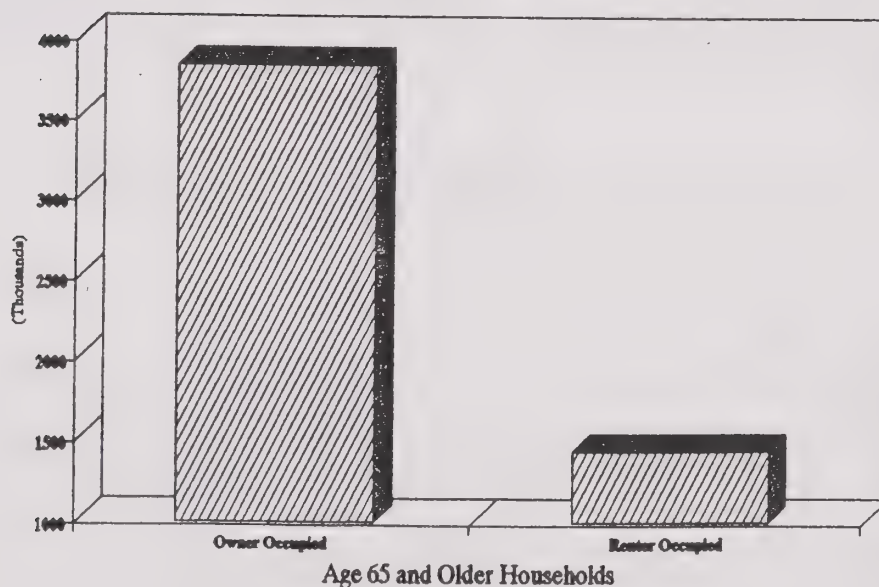


TABLE II-10

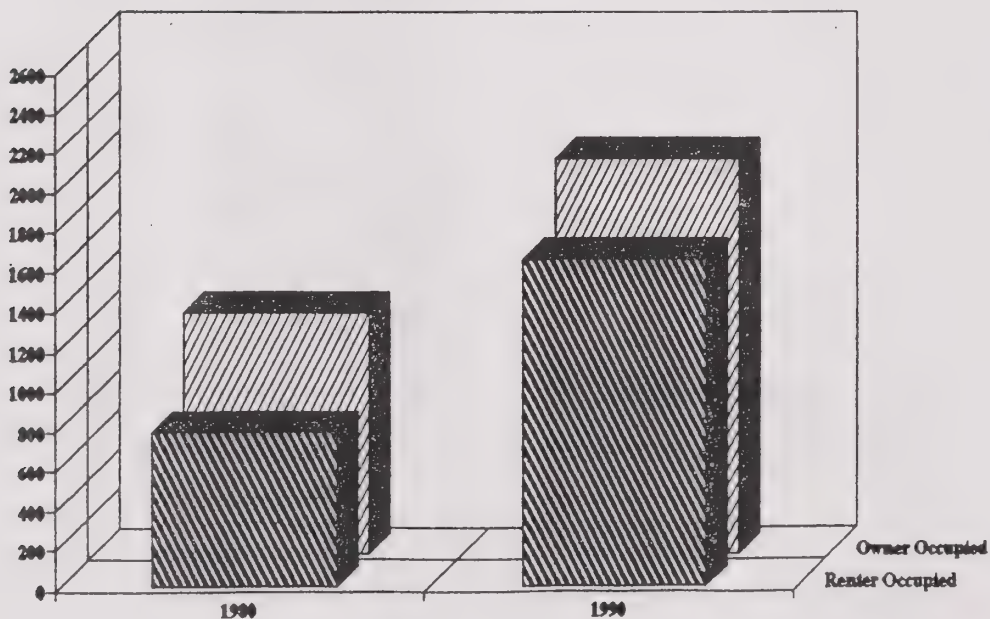
NUMBER OF PERSONS ON WAITING LIST CITY OF VISALIA, 1991	
<i>Project Name</i>	<i># of Persons</i>
Town Meadows	50
The Meadows	65
Walnut Park	15

TABLE II-11

LARGE FAMILY HOUSEHOLDS OWNER AND RENTER OCCUPIED CITY OF VISALIA, 1980-1990				
Household Type	1980	Percent	1990	Percent
Renter Occupied	1,221	61%	1,992	55%
Owner Occupied	780	39%	1,647	45%
Total Large Families	2,001	11%	3,639	14%
Total Households	18,190	100%	26,111	100%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-8
 LARGE FAMILY HOUSEHOLDS, 1980-1990



all households in Visalia are considered large family households, yet less than nine percent (9%) of all housing units contain more than 3 bedrooms.

Renter-occupied units with 2 bedrooms or less constitute 75.9% of all rental housing units. Renter-occupied units with 3 bedrooms or less constitute 98.2% of all rental housing units. For large families, the lack of availability of rental units with more than 3 bedrooms means an increase in overcrowded conditions.

Owner-occupied units with 2 bedrooms or less constitute 23.2% of all owner-occupied housing units. Owner-occupied units with 3 bedrooms or less constitute 86.4% of all owner-occupied housing units. There is a greater availability of 4 or more bedroom units for owners than renters in Visalia, making overcrowded conditions for owners less acute than for large family renters.

The lack of availability of large family rentals and owner-occupied housing units tend to increase the cost of large apartment rental units and the sales price of larger homes in the community. This means that for larger families, a greater percentage of income is spent on housing than the percentage of income for smaller families. The 1990 census further reveals that there is a greater percentage of ethnic minority large family households than white large family households, and that there is a higher percentage of minority renters versus owners than white renters versus owners (51.4% of all hispanic households and 454.7% of all ethnic minority households combined are renters versus 35.4% of all white households.)

The need for large family rental housing units for lower income households is demonstrated by the fact that 319 very low income large families are on the Tulare County Housing Authority Section 8 waiting list.

It should be noted that while overcrowding for large families is acute for both owners and renters, there is a significant difference between the two groups. Homeowners may choose to purchase a home with a smaller number of rooms based on cost and limited availability of housing stock alternatives, but may choose to live in overcrowded conditions as a trade off for the benefits of homeownership. Renters on the other hand generally are subject to the availability of the existing rental stock, and must pay prevailing rents for larger rental units. It should be noted also, that of the 10,311 occupied rental units, only 189 or 1.8% of the units have 4 or more bedrooms versus 2,148 or 13.6% of all owner-occupied units. Information on severe overcrowding (2 or more persons per room) is not currently available, but will be included as census data is updated.

Overcrowded Households

An overcrowded household is defined as a household with more than 1.01 persons per room. A room includes any bedroom, kitchen, living room, office or den; however, a garage or a bathroom does not qualify as a room. Table II-12 and Exhibit II-9 provide 1990 Census data for the number of households which are considered overcrowded. In addition, Table II-12 identifies overcrowded households by the number of owner-occupied versus renter-occupied households.

Overcrowded conditions are common for large families. The cost of housing is another factor to consider when evaluating the needs of overcrowded households. It can be concluded that the cost of buying a home is higher for overcrowded households, since these households require more rooms.

Single Householders With Dependent Children

Female Headed Households. Table II-13 and Exhibit II-10 provide 1990 Census data counts related to the number of households headed by single individuals with dependent children. Table II-14 and Exhibit II-11 identify the change in the number of female headed households between 1980 and 1990. Of the 26,111 households in the City of Visalia, 2,972 households with dependent children are headed by single parents. This constitutes 11.38% of the total. Of these, there are 2,345 female householders, or 8.98%, with dependent children and no spouse. The number of single female heads of household is greater than three and a half (3 1/2) times the number of households headed by single males. Of the 2,345 female headed households, 1,598 or 68.1% are white and 31.9% are ethnic minorities. A majority of the ethnic minority female headed households are Hispanic. Of all female headed households with dependent children, 56.4% are below poverty level or nearly twice the percentage of male-headed households with dependent children. The Tulare County Housing Authority Section 8 Waiting list has 496 female-headed households on it.

Male Headed Households. Table II-15 and Exhibit II-12 indicate male headed households with and without children within the City in 1990. Male headed households with dependent children and no spouse represent 2.40% of the total number of households, or 627 households. Although the housing needs of female headed households are greater than those of male headed households, it is important to recognize the housing needs of each group. Traditionally, the needs of male headed households have gone virtually unnoticed. Of the male headed households with dependent children and no spouse present, 33.4% are below poverty level.

TABLE II-12

OVERCROWDED HOUSEHOLDS RENTER AND OWNER OCCUPIED CITY OF VISALIA, 1990				
Household Type	Total Households	Percent	Overcrowded Households	Percent
Renter Occupied	10,311	39%	1,652	72%
Owner Occupied	15,800	61%	656	28%
Total	26,111	100%	2,308	100%

Source: 1990 U.S. Census

EXHIBIT II-9
 OVERCROWDED HOUSEHOLDS, 1990

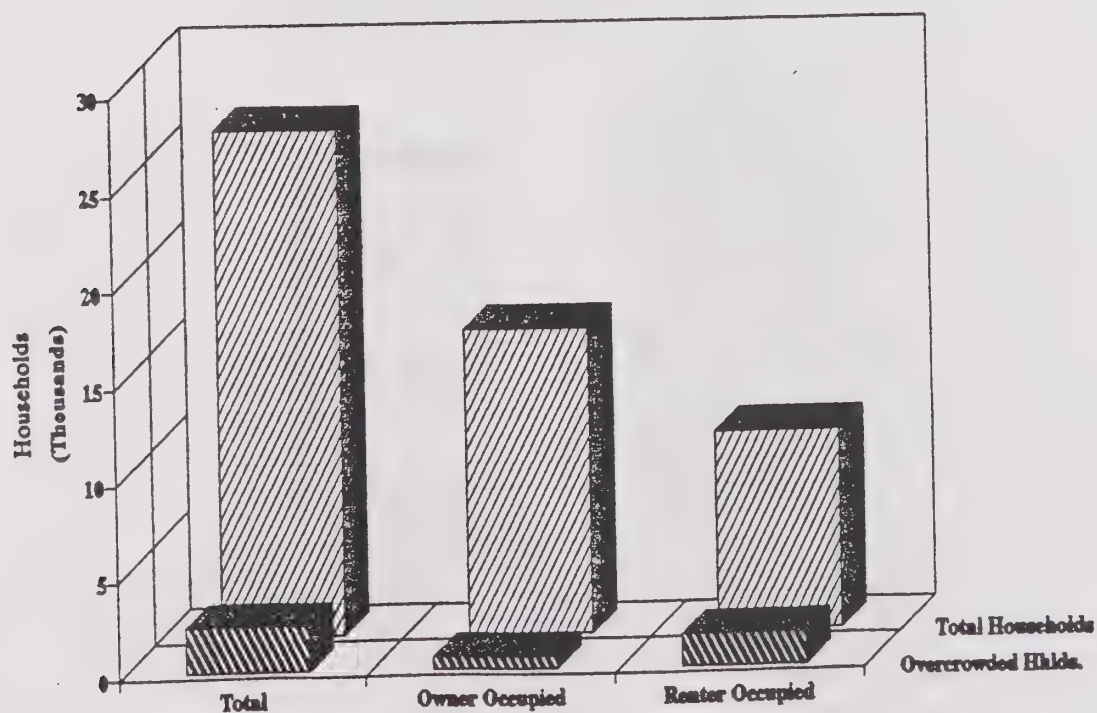


TABLE II-13

SINGLE HEADS OF HOUSEHOLD CITY OF VISALIA, 1990		
	Female Headed Households	Male Headed Households
Total Households	3,622	1,903
No Spouse Present	3,206	954
With Dependent Childre	2,345	627
No Children Present	861	327

Source: 1990 U.S. Census

EXHIBIT II-10
 SINGLE HEADS OF HOUSEHOLD, 1990

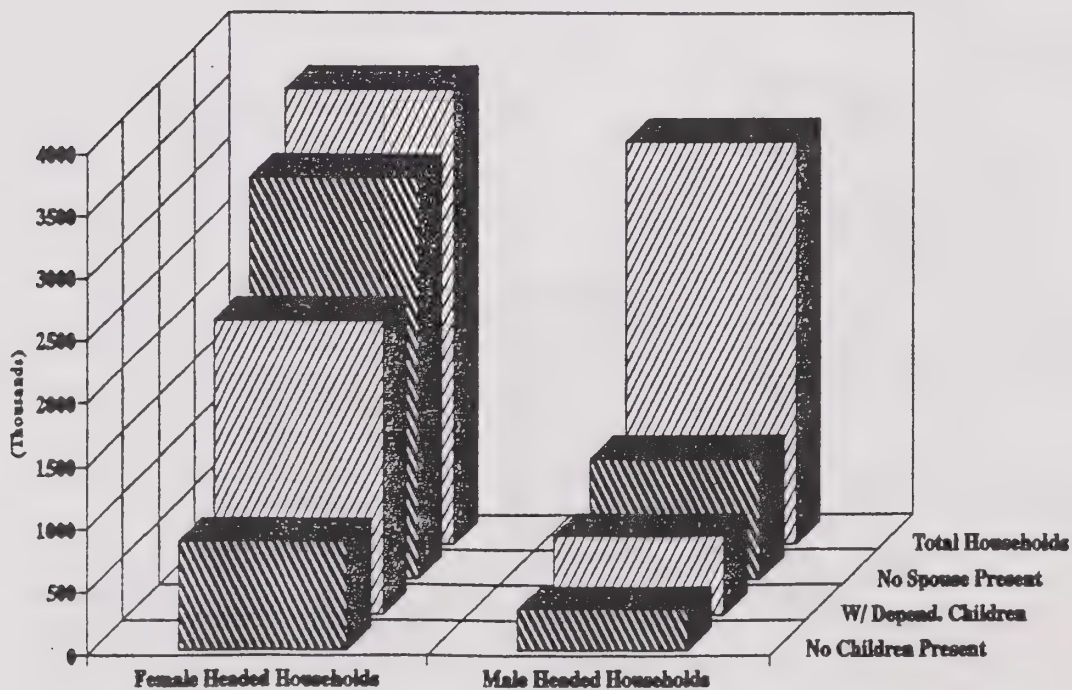


TABLE II-14

FEMALE HEADED HOUSEHOLDS WITH AND WITHOUT CHILDREN CITY OF VISALIA, 1980-1990				
Household Type	1980	Percent	1990	Percent
With Children	1,131	70%	2,435	74%
Without Children	491	30%	861	26%
Total	1,622	100%	3,296	100%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-11

FEMALE HEADED HOUSEHOLDS, 1980-1990

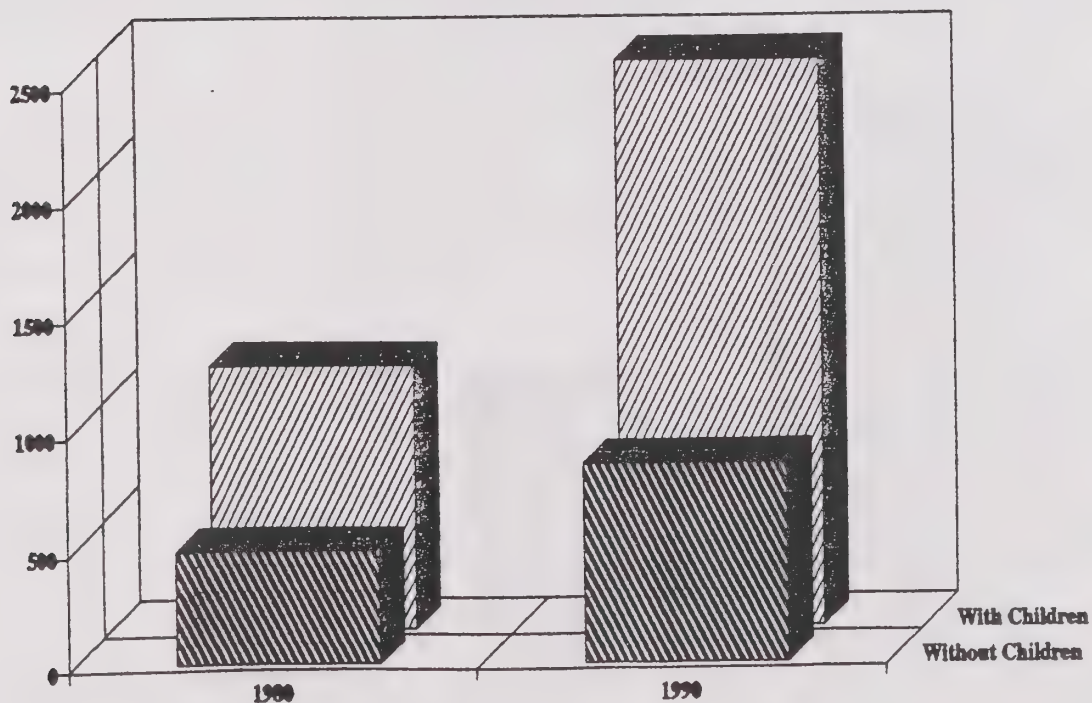
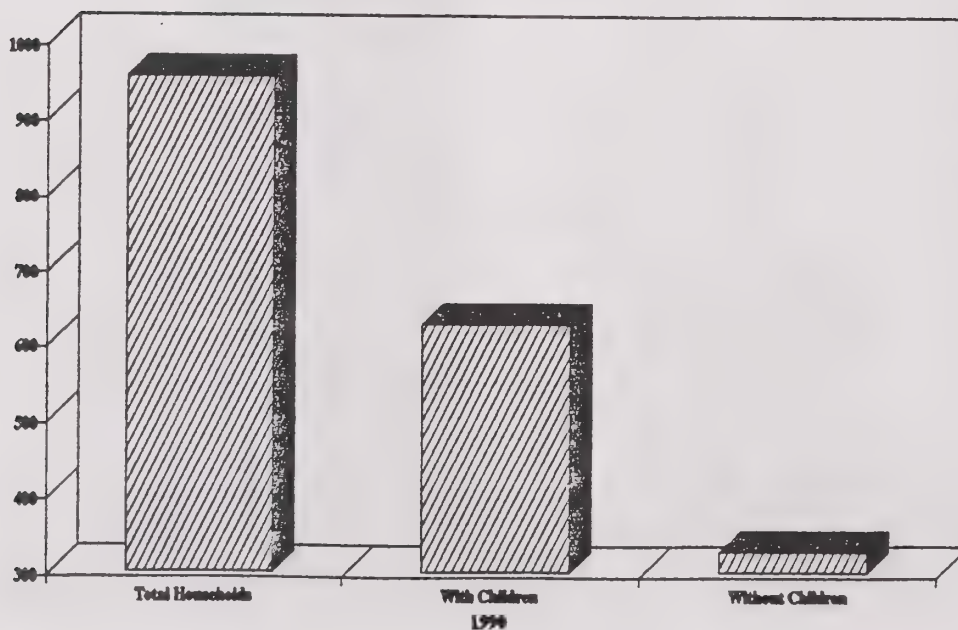


TABLE II-15

MALE HEADED HOUSEHOLDS WITH AND WITHOUT CHILDREN CITY OF VISALIA, 1990		
Household Type	1990	Percent
With Children	627	65.7%
Without Children	327	34.3%
Total	954	100%

Source: 1990 U.S. Census

EXHIBIT II-12
MALE HEADED HOUSEHOLDS, 1990



Farm Workers

An important factor to be considered during development of the Housing Element is the housing needs of farm workers. The State Employment Development Department (EDD) annually estimates total agricultural employment in forty-two (42) of the State's counties. Tulare County is one of these counties, reflecting in part, the historical predominance of agriculture as an industry in the County. Due to lack of data on farm workers residing within the City of Visalia, data for Tulare County has been utilized. However, estimates have been made of the resident farm worker population and they are presented at the end of this section.

The State of California Employment Development Department (EDD) estimates there were approximately 35,594 workers employed in agriculture in Tulare County in 1990. This number includes farmers and members of their families who were unpaid, regular and seasonal hired domestic workers, and agricultural workers brought to California under contract from outside the United States.

The number of farmers and their unpaid family workers in Tulare County was estimated by EDD to be 6,000 in 1990. This was thirty-four percent (34%) lower than the number in this category in 1950 (the year of the highest employment of farmers and unpaid family members).

The total number of workers in the County which were regular and seasonal hired domestic workers was estimated at 22,196, with approximately 8,899 being regular year round. For purposes of this report, farm workers are defined as regular and seasonal hired domestic workers. Complete data on the specific housing needs of farm workers is not available from either the 1980 or 1990 Census, and surveys conducted by EDD do not cover all farm workers.

In 1976, farm worker families were estimated to have an average annual income of less than \$6,000 statewide. As is the case of most low-income households, the housing needs of farm workers far exceed the governments' ability to provide assistance. Farmers Home Administration (FmHA) is the most substantial provider of permanent housing for farm workers, but FmHA assistance does not completely address the total need. Other providers of farm worker housing are the State Department of Housing and Community Development (HCD) and the Office of Migrant Services, a division of EDD, which operates migrant centers throughout the State.

Because farm workers are low-income and their employment status is frequently tenuous, they are often unable to compete for housing on the open market. In addition, because many share a culture and language that is different from the communities in which they work, they are often experience discrimination in the housing market.

Even among the broader farm worker population, there are different groups, each with its own housing problems. Regular or year-round farm workers are defined by EDD as those working 150 or more days for the same employer. Regular farm workers comprise about twenty-five percent (25 %) of the County's farm worker population. Their incomes are generally higher than seasonal workers (who work less than 150 days annually for the same employer), although most are unable to obtain affordable home ownership or standard rental housing.

Seasonal and migrant seasonal workers represent about three-quarters of the County's farm worker population. Seasonal workers are generally local residents who depend heavily on finding employment in the agricultural industry to support their families. Migrant seasonal workers are those who travel more than fifty (50) miles across county lines to obtain agricultural employment. The housing needs of the latter category are most severe due to constant travel. These workers often take what is available in terms of housing, which often includes living in substandard, overcrowded conditions.

A 1975 study by Self-Help Enterprises found that statewide trends and projections indicated a stabilization of the agricultural work force, a forecast that has proven to be accurate. Another of the Study's conclusions was a projection that seasonal farm worker employment would gradually decline as a result of the increased demand for year-round workers. This trend has not occurred in Tulare County, however. In 1964, the first year in which EDD reported seasonal workers separately from other domestic farm workers, seasonal workers comprised about 66% of the domestic farm worker labor force. By 1970, the percentage had grown to 69%, by 1982 to 74%, and by 1990 to 75%.

The 1991 Tulare County Regional Housing Needs Plan (TCRHNP) estimated the number of farm worker households, regular and seasonal, in the City of Visalia. As Table II-16 and Exhibit II-13 indicate, there were 291 regular and 873 seasonal farm worker households in 1990. Table II-16 and Exhibit II-13 also identify the projected number of farm worker households for 1997; 324 regular and 977 seasonal farm worker households. The Tulare County Housing Authority has 19 farmworker households on its waiting list.

Households with Emergency Needs

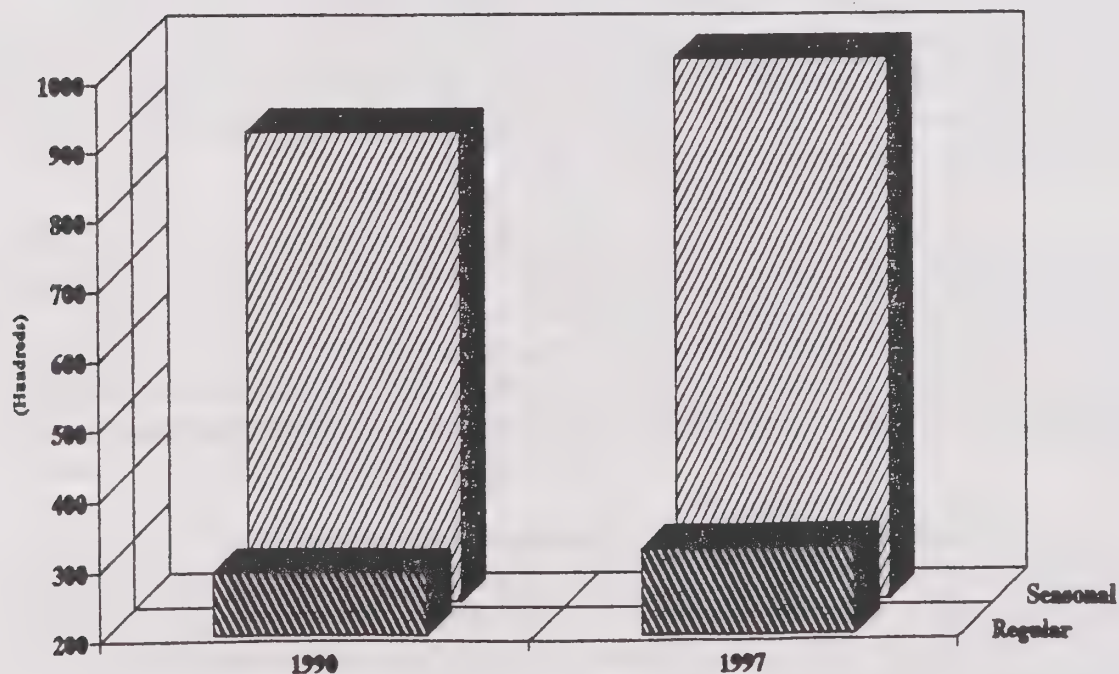
Emergency housing exists for the use of individuals and families in the community who, in addition to lacking adequate financial resources, are without shelter due to a crisis from a legal, personal or natural disaster. This type of housing is temporary in nature, and therefore does not include housing for seasonal employees, such as migrant farm workers, who traditionally follow their jobs to various locations.

TABLE II-16

FARMWORKER HOUSEHOLDS SEASONAL AND REGULAR CITY OF VISALIA, 1990-1997		
Household Type	1990	1997
Regular	291	324
Seasonal	873	977

Source: 1991 TCRHNP

EXHIBIT II-13
 FARMWORKER HOUSEHOLDS, 1990-1997



Source: 1991 Tulare County Regional Housing Needs Plan

Demographics of the homeless population document proof that those without shelter represent a broad cross-section of the American society, the young and old, single people and families, the disabled (mentally and physically), and the able-bodied. In the 1950s and 1960s the majority of homeless persons were male, white, and addicted to alcohol or drugs. Beginning in the early 1970s and accelerating by the end of the decade, the homeless population began to diversify. Perhaps the most visible change in the homeless population in the last decade has been the drastic increase in the number of women, children, and young men. A widely reported estimate of the average age of a homeless person is thirty-four (34) years. (Source: Adapted from Nora Richter Greer, "Homelessness: Demographics, Causes, and Cures in a Nutshell," Urban Land, 1986).

Besides being diverse demographically, the homeless population varies significantly in the duration of homelessness: the chronic, who are homeless for more than thirty (30) continuous days; the episodic, who tend to alternate for varying periods of time between being and not being housed; and the situational, for whom homelessness is the temporary result of an acute life crisis.

According to a survey by City Staff, the estimated number of homeless persons in Visalia ranges from 1200 to 1700 per year. This estimate was derived by surveying local facilities and services, both public and private, which provide emergency shelter and meals. The estimate is based on the number who receive emergency care.

According to the Tulare County Department of Social Services, the estimated number of homeless persons served with some sort of assistance through the County's Homeless Assistance Program was approximately 2,300 persons between July 1, 1990 and June 30, 1991. The total cost of this program during Fiscal Year 1990/91 was \$1.23 million. The 1991/92 allocation is \$1.39 million. The estimate is based on the number of individuals who receive emergency care and should not be confused with the number of total nights that beds are provided by homeless facilities.

It should be noted that some of the distinctions regarding the homeless population may be arbitrary since an unknown percentage of the homeless may fit into more than one category. Further, some homeless persons do not receive assistance from any homeless facilities or service providers. It is important to recognize that the number of homeless persons is growing. Some of the organizations and services that are offered are as follows:

BATTERED WOMEN'S SHELTER

This agency, primarily funded by the Tulare County Social Services Department, provides an estimated 5,500 bed nights per year for women and children only. It is estimated that these bed nights are provided for 375-400 individuals in a given year.

CATHOLIC SOCIAL SERVICES

Catholic Social Services is currently in the process of opening three modular housing projects that will house thirty-six (36) families. They also serve 200 meals daily during the summer months and 500 meals daily during the colder months.

COMMUNITY SERVICES & EMPLOYMENT TRAINING (C-SET)

C-SET receives funding for homeless persons from the following programs/agencies: The Stuart B. McKinney Homeless Assistance Act, the Department of Housing & Community Development (HCD), and the United Way. A total of \$138,000 was raised to provide emergency relief for homeless persons in the following areas: motel rooms, first month's rent, mortgage payments, prevention of eviction payments, freeze relief for farm workers, and emergency lodging totalling 582 bed nights for adults and children.

PROTEUS TRAINING & EMPLOYMENT

Operating in Tulare County, Proteus receives the following assistance for housing: CSBG which provides funds for rent subsidies to nine (9) households or twenty-five (25) people and provides temporary shelter vouchers for three (3) people; the Stuart B. McKinney Homeless Assistance Act which provides rent subsidies to thirty-six (36) households; and freeze relief from the United Way which has raised \$28,500 to be allocated primarily for housing assistance.

TULARE COUNTY DEPARTMENT OF SOCIAL SERVICES

The Tulare County Department of Social Services indicates that fifty (50) families per month in Tulare County are registered as homeless.

THE VISALIA EMERGENCY AID COUNCIL

This agency provides emergency shelter for homeless persons in motel rooms for one to three (1-3) nights, depending on the severity of the case. It is estimated that this service is provided to twelve to fifteen (12-15) adults and children per month.

VISALIA RESCUE MISSION

This privately funded, non-profit organization for single men only, can house up to fifty-five (55) persons at a time. In 1990, 487 individuals were served and an estimation for 1991 is 554 individuals served.

V.I.S.A.L.I.A.

Victory In Sight Abets Love In Action is a religious non-profit organization that assists ex-offenders through various re-entry programs.

The most widely accepted approach to housing the homeless is a three-tier system, beginning with emergency shelters and moving through transitional accommodations to long-term housing. The Visalia Friends of the Homeless are currently involved in the preparation and implementation of a master plan and strategy for accomplishing such a systematic approach to permanent affordable housing in the community, including a case-work management program.

Homeless Assistance Program

The City proposes to allocate \$50,000 of CDBG Entitlement funds under the 1992 Program Year to provide a means to assist homeless shelter providers with physical improvements. These funds are currently identified for use in assisting Catholic Social Services in development of a forty-eight (48) bed, family shelter facility being funded through \$235,000 in Emergency Shelter Program (ESP) funds from the State. The CDBG assistance would provide for parking lot construction and playground equipment under an approved Subrecipient Agreement.

Handicapped Persons

A 1991 study conducted by the Tulare County Social Services Department concluded that there are approximately 1,800, (2.38% of total population), disabled adults within the 93277 and 93291 zip codes (Visalia City limits and vicinity). This study included disabled adults between the ages of 18 and 60 and indicated that these persons were eligible to receive Social Security Disability Insurance (SSDI). Detailed 1990 Census information regarding the number of handicapped persons within the City of Visalia is not currently available.

In recent years, recognition has been given to the housing needs of the handicapped, particularly the non-elderly handicapped. This need has specifically been addressed through legislation such as the American Disabilities Act in the development of new apartment units

designed to be accessible to persons with disabilities. The result has been an increase in housing options beyond the more common practice of designating a percentage of specially designed units in a project for the elderly. Such units are now also available in subsidized and non-subsidized multi-family rental projects. Houses or apartments can also be rehabilitated for the handicapped. Further, small scale group homes have been developed for specific needs. While the housing options for the handicapped have increased in the recent past, the continued availability of new housing constructed for the handicapped is impacted by the reduced availability of subsidized funding. There are currently 150 disabled households (one or both heads of households are disabled) on the Tulare County Housing Authority waiting list.

Southeast Asians

The proportion of Southeast Asians to the lower income population has increased dramatically during the last decade. There were virtually no Southeast Asians in Visalia in 1980. However, by 1990, according to 1990 Census data reported in the ABAG Regional Data Information Center, there were 4,869 Southeast Asians living within the City. Since 1991, two new groups have immigrated to Visalia. According to the Tulare County Social Service Department, in late 1991, the Mien refugees, not counted in the ABAG Regional Data, have an estimated population of 1,154. Lahu refugees, also absent from the ABAG Regional Data, have a population of approximately 850, with that number expected to increase. In addition, the Hmong population has increased by 956 persons since 1990, which brings the total estimated Southeast Asian population to 7,829 or 10.4 percent of the population. The Tulare County Social Services Department also has estimated that Southeast Asians occupy 1,400 households, an average 4.35 persons per household within the City limits.

A partial survey by staff regarding the use of public assistance was made in November of 1991. Figures from the Tulare County Social Service Department (SSD) and the 1990 Census were used to determine the percentage of Southeast Asians receiving public assistance. Of the estimated 1,400 households, there were 1,000 cases, mostly families, in which Aid to Families with Dependent Children (AFDC) or cash was received (reference Table II-17 and Exhibit II-14). An additional ninety-two (92) households received food stamps in late 1991.

Because so many Southeast Asian households rely on public assistance (more than 70%) and fall into the low or very low income categories, subsidies are almost always necessary to provide affordable housing. The influx of Southeast Asians into the Central San Joaquin Valley is not expected to decline over the next five years. As a result, continued aid and increased social services available to this special needs group will be necessary.

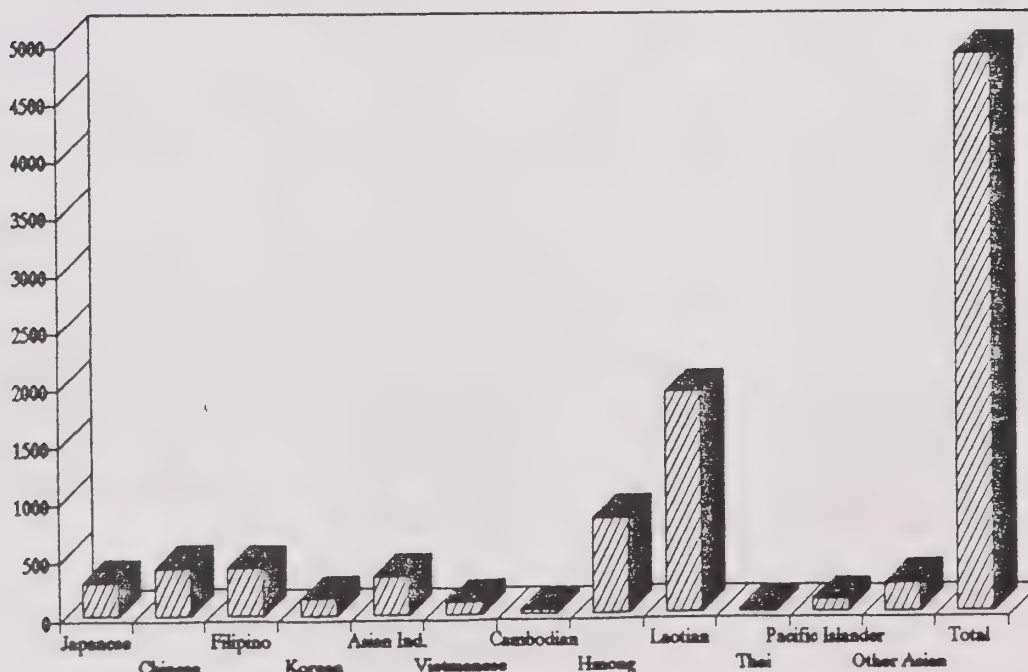
TABLE II-17

S.E. ASIAN POPULATION BREAKDOWN* CITY OF VISALIA, 1991	
Japanese	287
Chinese	417
Filipino	419
Korean	148
Asian Ind.	340
Vietnamese	111
Cambodian	33
Hmong	819
Laotian	1923
Thai	23
Pacific Islander	101
Other Asian	248
Total	4869

Source: ABAG Regional Data, 1991

* 6.4% of Total Population

EXHIBIT II-14
 S.E. ASIAN POPULATION BREAKDOWN, 1991



Persons in Group Quarters

A portion of the City's population lives in group quarters. Group quarters, by definition, are housing units that do not have direct access from the outside or through a common hall, and which do not have a kitchen where there is cooking equipment for the exclusive use of individual occupants. These people reside in group quarters such as boarding schools, institutions for the mentally and physically handicapped, correctional institutions, nursing and convalescent homes, etc. Based upon U.S. Census information, there were 673 people living in group quarters in 1980 within the City, and a total of 1,582 people in 1990, or a 135 percent increase (reference Table II-18 for information regarding group quarter population within Visalia in 1990).

Households and Ethnicity

The percentage of minority households in relationship to total households is less than the percentage of minority persons to total persons. The reason for this difference is that minority family size is larger than family size for the remainder of the population. The degree of difference between minority households and the general population, however, is decreasing over time. Within the City of Visalia in 1980, 23.2 percent of the population was classified as minority (non-white), while 18.4 percent of households were classified as minority. In 1990, 33.6 percent of the population was classified as minority (non-white), and 24.9 percent of households were so classified (reference Table II-19 and 20 and Exhibit II-15 and 16).

Household Age Characteristics

When age group information is analyzed without considering the characteristics of heads of households, housing needs of some groups will be underestimated. The 1990 U.S. Census divides heads of households into two categories: those fifteen to sixty-four (15-64) years of age and those 65 years of age or older (reference Table II-21).

In 1990, the percentage of households with persons 65 years of age or older was considerably more than in 1980. In 1990, 22.3 percent of households fell into this group compared to 18 percent of the households in 1980. In 1990, those 65 years and older were 12.2 percent of the population but included 22.3 percent of all households. This information indicates that there is an increasing number of single member elderly households in Visalia, and may also be indicative of an increase in the number of households with elderly family members residing at the home of related family members.

TABLE II-18

PERSONS IN GROUP QUARTERS CITY OF VISALIA, 1990					
	Number	Percent		Number	Percent
Institutionalized Persons	1,329	84.0%	Non-institutionalized Persons	253	16.0%
Correctional Institution	284	18.0%	Homeless in Emergency Shelter	68	4.3%
Nursing Homes	455	28.0%	Homeless Visible Near Streets	8	0.5%
Juvenile Institutions	61	3.0%	Other Non-institutional	177	11.2%
Other Institutions	529	33.0%			

Source: 1990 U.S. Census

TABLE II-19

ETHNIC/RACE POPULATION BREAKDOWN CITY OF VISALIA, 1980-1990				
	1980		1990	
	Number	Percent	Number	Percent
White other than Hispanic	38,212	76.84%	50,212	66.39%
Total Minority	11,517	23.16%	25,424	33.61%
Hispanic	9,583	19.27%	19,005	25.17%
Black	578	1.16%	1,054	1.39%
Other	1,401	2.82%	5,365	7.08%
Asian and Pacific Islander	671	1.35%	4,636	6.13%
American Indian, Eskimo, Aleut	307	.62%	596	.79%
Remaining Other	423	.85%	133	.16%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-15
ETHNIC/RACE BREAKDOWN, 1980-1990

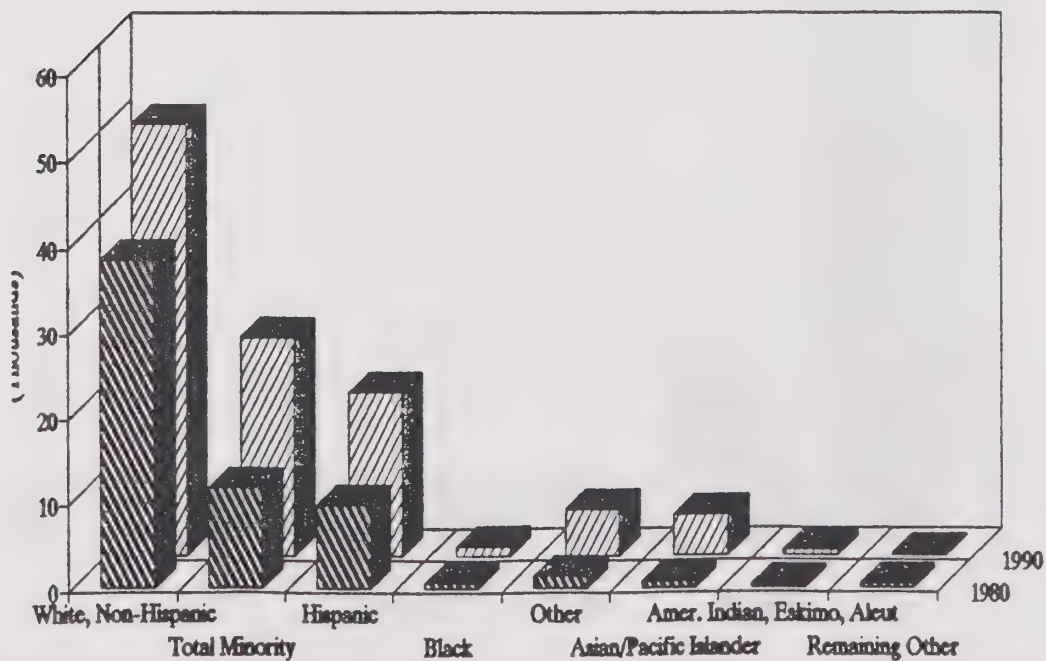


TABLE II-20

RACE OF HOUSEHOLDER CITY OF VISALIA, 1980-1990				
	1980		1990	
Race of Householder	Number	Percent	Number	Percent
White	14,840	81.6%	19,600	75.1%
Hispanic	2,688	14.8%	4,949	19.0%
Black	198	1.1%	329	1.3%
Amer. Indian, Eskimo, Aleut	148	.8%	216	.8%
Asian and Pacific Islanders	206	1.1%	981	3.8%
Other	110	.6%	36	.1%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-16
 RACE OF HOUSEHOLDER, 1980-1990

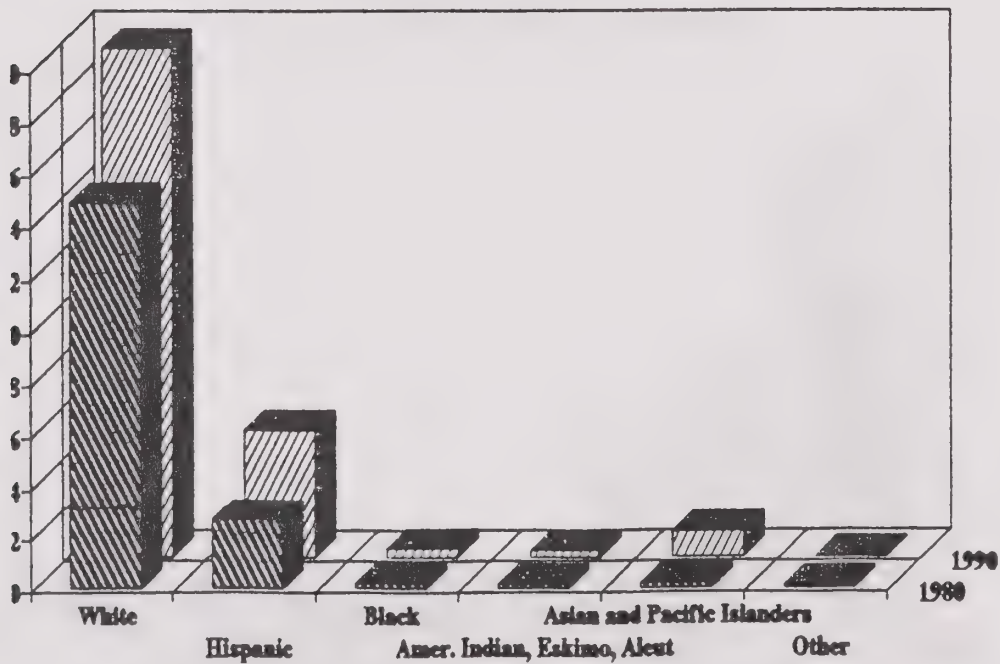


TABLE II-21

HOUSEHOLD AGE CHARACTERISTICS CITY OF VISALIA, 1980-1990				
	1980	Percent	1990	Percent
Households With Persons 65+	3,274	18.0%	5,819	22.3%
Households Without Persons 65	14,916	82.0%	20,292	77.7%

Source: 1980 & 1990 U.S. Census

Household Income Characteristics

Household income level is probably the most significant factor limiting housing choice. Three different income measures are relevant to the analysis: 1) median income; 2) HUD designated lower income; and 3) poverty level income. It should be noted that data referenced and used in the following analysis is from the 1980 U.S. Census, since 1990 Census income data is not yet available.

Median Income

Median income is defined as the "middle" income of the community with equal numbers of families having incomes above and below it. Median family income is different from median household income. Median family income indicates income for those households with two or more related individuals (i.e. families) while median household income indicates the income of all households, including persons living alone or with unrelated individuals. Median family income is, generally speaking, higher than median household income.

Cost In Terms Of Income

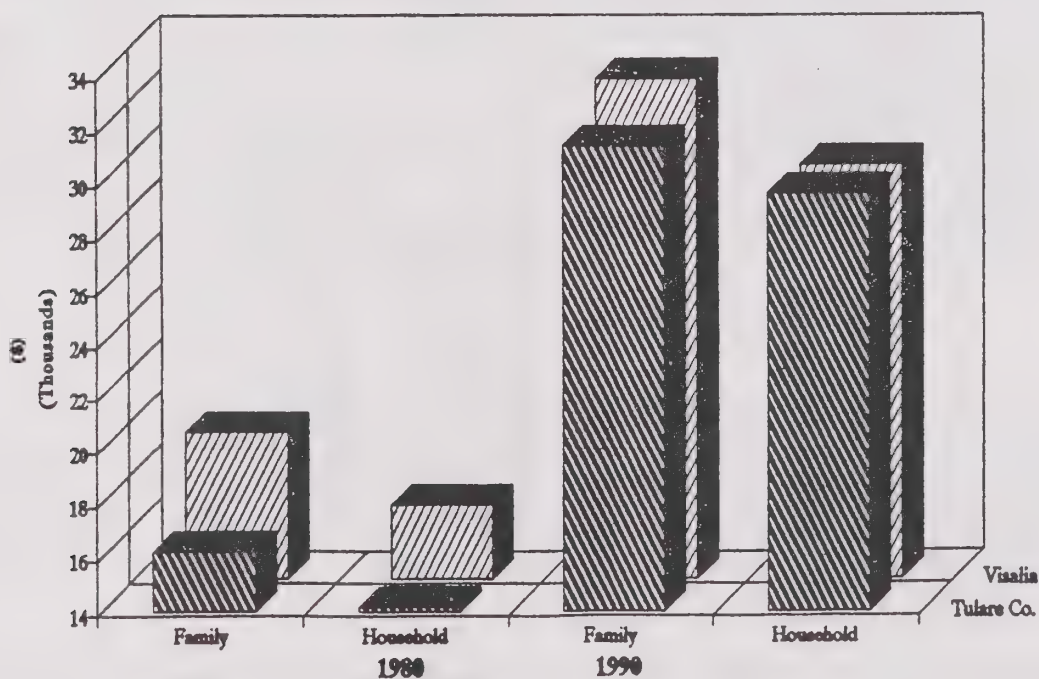
Median income data provides a comparison of current income levels in the County of Tulare, the City of Visalia, California, and the United States. Other data, such as lower income, which is defined as 80 percent of median income, and poverty level income, add insight as they relate to families and households in the bottom one-half of the income distribution. Calculations based on these two measures are used to determine eligibility for most housing subsidy programs. Table II-22 and Exhibit II-17 identify 1980 and 1990 median family and household income for Tulare County and the City of Visalia. This table reveals that the Tulare County median income for a family of four (4) increased from \$16,172 in 1980 to an estimated \$31,400 in 1990, as compared to a family median income increase in Visalia from \$19,434 in 1980 to \$32,662 in 1990. In terms of median income to median housing price, a family with a median income of \$32,662 should theoretically have housing payments less than \$817 per month (30% of monthly income). The median priced home (\$90,300) costs approximately \$793 per month principal and interest based on a 10%, thirty year amortized loan, plus an estimated \$150 per month for taxes, insurance and utility costs. This leaves an affordability gap of \$126 per month. This gap increases as incomes decline. A family in Visalia would optimumly need to earn a minimum of \$37,720 to qualify for a \$90,300 loan for a median priced home. Less than 45% of the community residents fall in that category.

TABLE II-22

MEDIAN FAMILY AND HOUSEHOLD INCOME VISALIA & TULARE COUNTY, 1980-1990				
	1980		1990	
	Family	Household	Family	Household
Visalia	\$19,434	\$16,724	\$32,662	\$29,463
Tulare County	\$16,172	\$14,153	\$31,400	\$29,600

Source: 1991 Tulare County Regional Housing Needs Plan

EXHIBIT II-17
 MEDIAN FAMILY AND HOUSEHOLD INCOME



According to the 1980 Census, older parts of the City and unincorporated areas generally contain the largest concentrations of lower income persons and lower priced housing in general. The age of the housing stock correlates directly with housing prices, which results in lower income persons living in older housing stock.

Lower Income

An income of less than 80 percent of the median, adjusted for family size, is classified as "lower income" by the U.S. Department of Housing and Urban Development (HUD). Using that definition, Table II-23 and Exhibit II-18 identify the number and percentage of lower income households in the City of Visalia and Tulare County in 1990. The Table gives an indication of the number of lower income households needing housing assistance. The number of households needing housing assistance includes both lower income home owners living in substandard housing and lower income renters paying more than thirty percent (30%) of their income for rent.

The 1991 Tulare County Regional Housing Needs Plan (TCRHNP) identifies 5,546, or twenty-two percent (22%), of total households within the City are classified as very low income (50% or less of median), and 4,034, or sixteen percent (16%), of total households are classified as other low income. Extrapolating from the City's Housing Quality Survey, a minimum number of 2,908 lower income households currently live in housing units which require repair or demolition and an estimated 5,342, or 55.8%, need rent or mortgage payment subsidies. Table II-24 and Exhibit II-19 identify household estimates and projections for very low and other low income households within the City from January 1, 1990 through July 1, 1997.

Poverty Level Income

Poverty level incomes are computed on a national basis as part of the U.S. Census. An index of poverty has been developed which considers factors such as family size, number of children, farm/non-farm residences and income. The definition assumes that a family is classified as poverty level if its total income amounts to less than approximately three times the cost of an economic food plan as determined by the U.S. Department of Agriculture. As with median income, poverty level income is calculated for families and households.

Families and households experiencing the most severe income deficiencies are those with incomes that fall below poverty level. Although 1990 data is not available, the 1980 U.S. Census indicates that 5,255 or 10.6 percent of all Tulare County families had poverty level incomes or less, while 1,893 or 10.4 percent of all Visalia households were classified at or below poverty level as shown on Table II-25 and Exhibit II-20. The 1990 Census revealed that

TABLE II-23

HOUSEHOLDS BY INCOME GROUP VISALIA & TULARE COUNTY, 1990								
Income Group	Very Low		Other Low		Moderate		Above Moderate	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Visalia	5,546	22%	4,034	16%	5,799	23%	9,832	39%
Tulare County	25,570	26%	18,686	19%	19,669	20%	34,422	35%

Source: 1991 Tulare County Regional Housing Needs Plan

EXHIBIT II-18
 HOUSEHOLDS BY INCOME GROUP, 1990

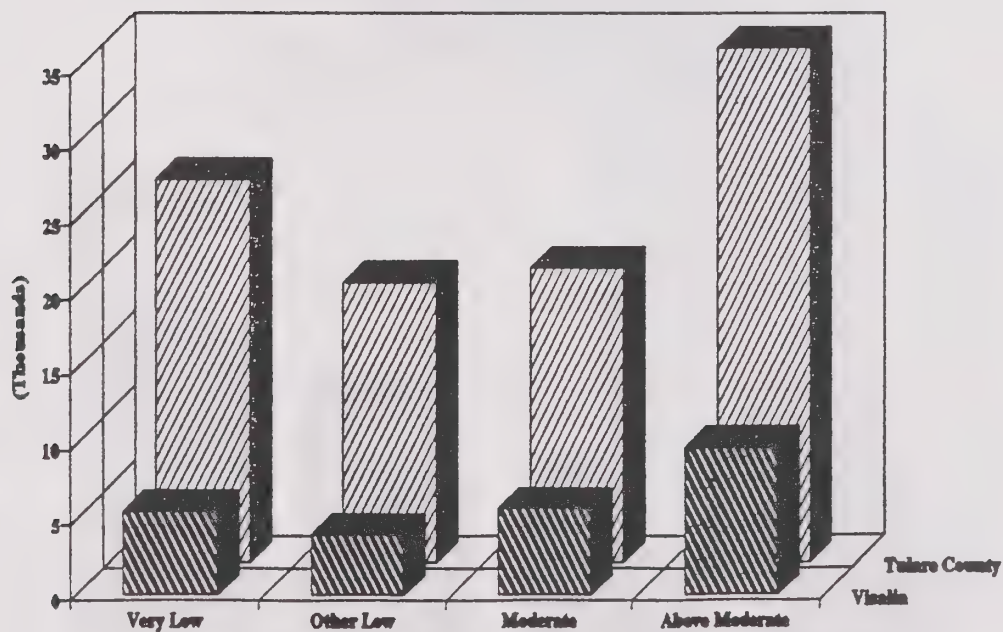


TABLE II-24

HOUSEHOLD ESTIMATES/PROJECTIONS CITY OF VISALIA, 1990-1997				
Income Group	1990	%	1997	%
Very Low	5,546	22%	6,918	22%
Other Low	4,034	16%	5,031	16%
Moderate	5,799	23%	7,232	23%
Above Moderate	9,832	39%	12,264	39%

Source: 1991 Tulare County Regional Housing Needs Plan

EXHIBIT II-19
 HOUSEHOLD ESTIMATES/PROJECTIONS

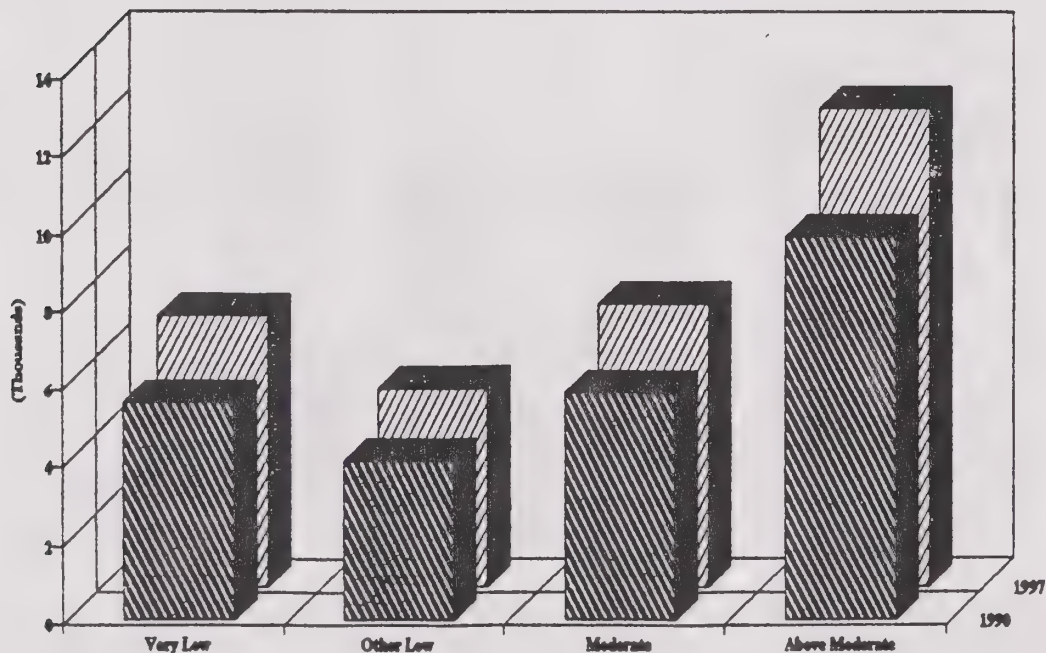


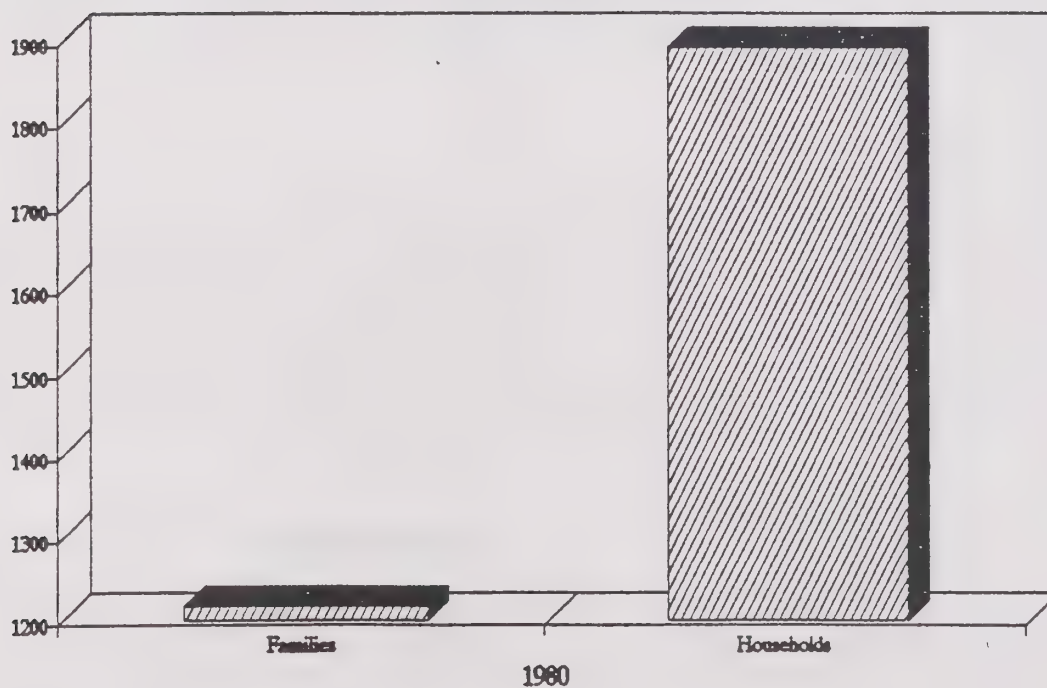
TABLE II-25

FAMILIES AND HOUSEHOLDS BELOW POVERTY LEVEL CITY OF VISALIA, 1980				
	Families		Households	
	Number	Percent	Number	Percent
1980	1,217	9.01%	1,893	10.4%

Source: 1980 U.S. Census

EXHIBIT II-20

FAMILIES/HOUSEHOLDS BELOW POVERTY LEVEL



13,075 persons in Visalia, or 17.6% of the population, were below poverty level, an increase of 7.2% from 1980.

HOUSING UNIT CHARACTERISTICS AND THEIR RELATIONSHIP TO HOUSING NEED

Housing Units

Table II-26 and Exhibit II-21 identify total housing units for Tulare County and the City of Visalia in 1980 and 1990. The growth rate of housing units is higher in Visalia than in Tulare County. Between the years 1980 and 1990, a total of 7,667 housing units were added within the City (an increase of 39.3 percent); while Tulare County as a whole experienced an addition of 16,269 housing units (an 18.3 percent increase). Housing units built in Visalia accounted for 47.1% of the total houses built in Tulare County between 1980 and 1990. The noticeable discrepancy between the rate of housing growth in Visalia and Tulare County is due, in part, to the fact that most housing projects have taken advantage of urban amenities and market opportunities within Visalia.

Occupied Housing Units

The 1990 U.S. Census reported that the total number of housing units in the City was 27,154, including 26,111 occupied housing units (15,800 owner-occupied; 10,311 renter-occupied) and 1,043 unoccupied housing units. This represents an increase of 4,610 owner-occupied housing units (41.2%), and 3,311 renter-occupied housing units (47.3%) since 1980 (reference Table II-27 and Exhibit II-22). The increase in the number of rental units during this period is indicative of changing market conditions for home ownership whereby incomes have not kept pace with increases in housing construction and financing costs.

Single/Multiple Family Housing Units

Table II-28 and Exhibit II-23 identify the percentage of single-family housing units which declined in the City of Visalia between 1980 and 1990 (from 78.4 percent to 76.0 percent) and the correlating increase in the percentage of multiple family units which increased to 24% of the total number of housing units from 21.6% of the total. Correspondingly, the proportion of owner-occupied housing units declined, while the proportion of renter-occupied housing units increased over the same time period.

TABLE II-26

TOTAL HOUSING UNITS VISALIA & TULARE COUNTY, 1980-1990			
	1980	1990	% Increase
Visalia	19,487	27,154	39.3%
Tulare County	88,744	105,013	18.3%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-21
 HOUSING UNITS, 1980-1990

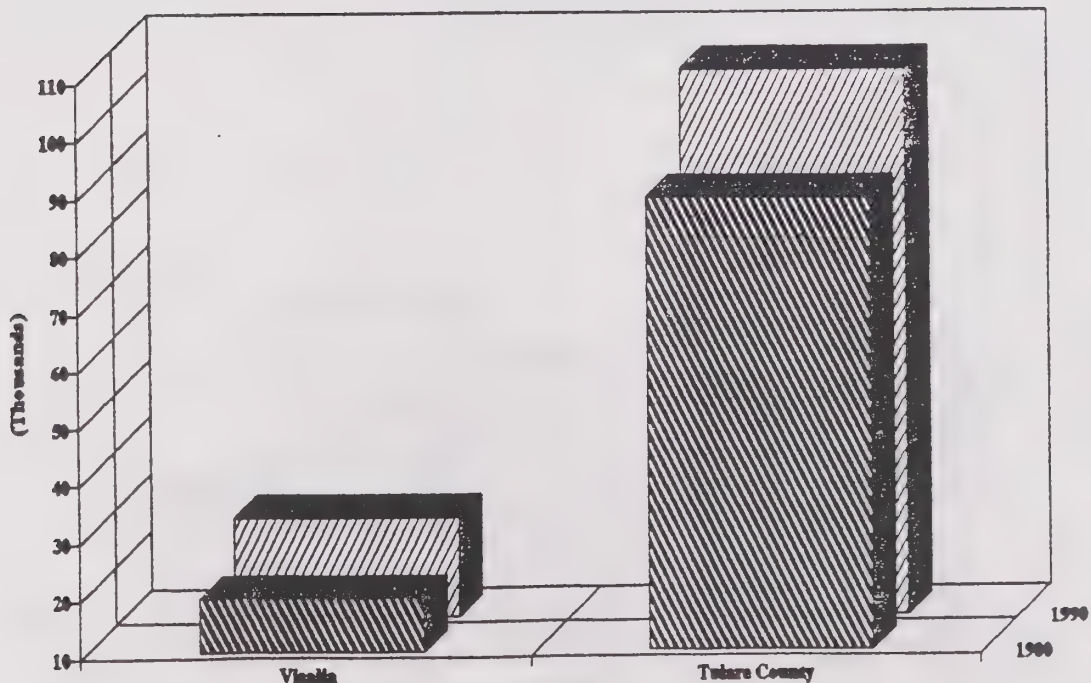


TABLE II-27

OCCUPIED HOUSING UNITS CITY OF VISALIA, 1980-1990					
	Owner Occupied	Percent	Renter Occupied	Percent	Total
1980	11,190	62%	7,000	38%	18,190
1990	15,800	61%	10,311	39%	26,111

Source: 1980 & 1990 U.S. Census

EXHIBIT II-22
 OCCUPIED HOUSING UNITS, 1980-1990

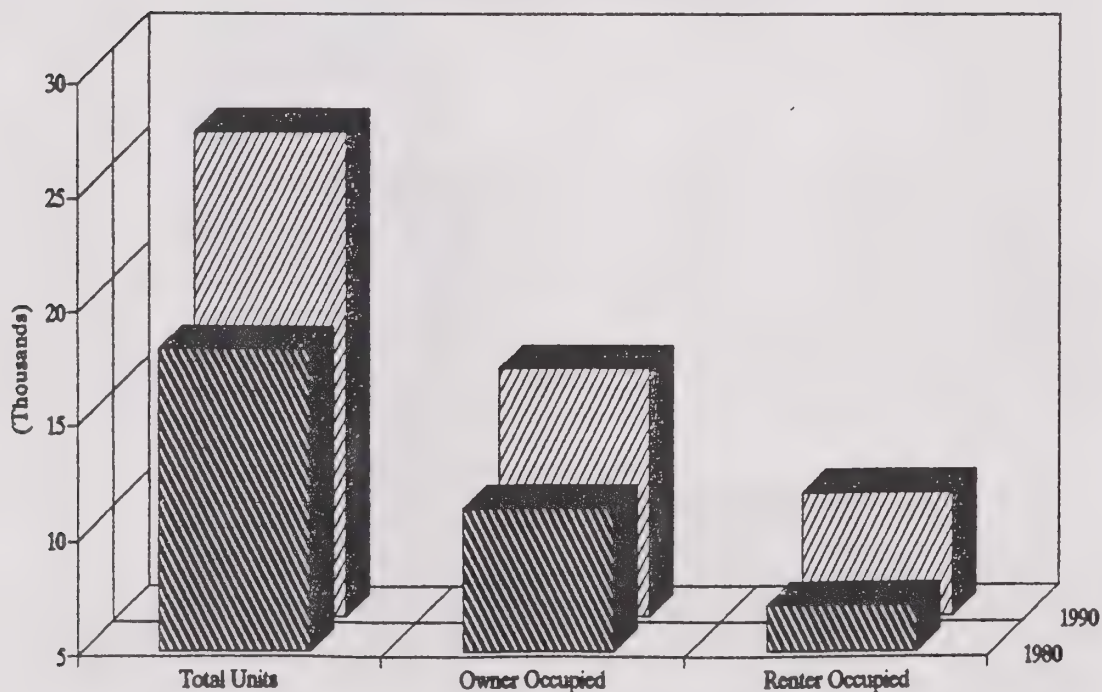


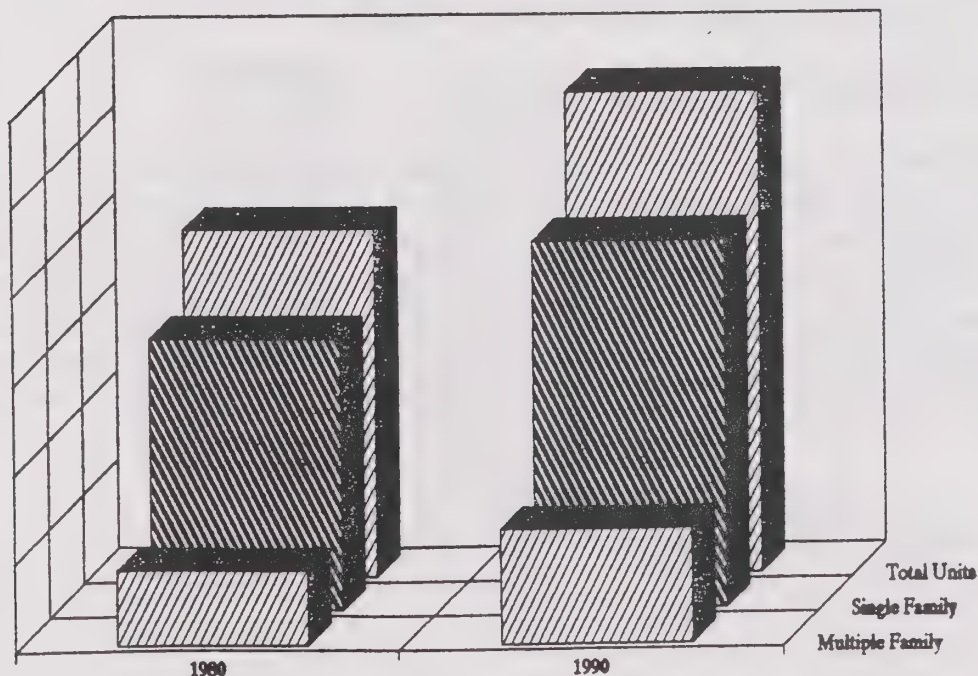
TABLE II-28

SINGLE/MULTIPLE FAMILY HOUSING UNITS CITY OF VISALIA, 1980-1990				
	1980		1990	
	Units	% of Total	Units	% of Total
Total Housing Units	19,487	100%	27,154	100%
Single Family Housing Units	15,273	78.4%	20,643	76.0%
Multiple Family Housing Units	4,214	21.6%	6,511	24.0%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-23

SINGLE/MULTIPLE FAMILY UNITS, 1980-1990



Vacancy Rates

When the overall vacancy rate decreases, population mobility within an area becomes limited and significant increases in migration may tend to increase prices, especially in the rental market. Table II-29 and Exhibit II-24 show that the total vacancy rate reported in the 1990 U.S. Census was 3.8 percent in Visalia. This rate is based on 1,043 vacant units out of a total of 27,154 housing units. Since 1990, very few multi-family residential units have been constructed; therefore, it is estimated that the current vacancy rate is less than 3%. In 1980, there were 1,288 vacant units out of a total of 19,487 housing units, which translates into a 6.6 percent vacancy rate. Vacancy rates conducive to a fluid rental market are generally around 5%.

Of the 1,043 total vacant units within Visalia in 1990, 494, or approximately 1.8 percent of the total housing stock were for rent and 197, or approximately .7 percent of the total housing stock were for sale; 352, or approximately 1.3 percent of the total housing stock were classified as "other" vacant units. Calculated as a percentage of renter and owner housing stock, approximately 4.6 percent of the rental stock was vacant and approximately 1.2 percent of the owner-occupied housing stock was vacant in 1990. Each of these percentages is approximately half of the corresponding statistic in 1980. In addition, thirty-two (32) vacant units were "boarded-up" and not available for immediate occupancy.

Residential Building Permits

This section presents information on residential building permit activity for the local housing market area. It can be used to identify and analyze market trends and to project future building activity. During the ten-year period between January 1, 1980 and December 31, 1989, the City of Visalia experienced new construction of 5,940 housing units and demolition of seventy-two (72) units, resulting in a net gain of 5,868 units in the housing stock, or an average of 587 units per year (reference Table II-30). Single-family housing activities comprised 74.3 percent of all housing construction, while multiple family housing activities accounted for 25.7

TABLE II-29

VACANT HOUSING UNITS CITY OF VISALIA, 1980-1990				
	1980		1990	
	Units	% of Total	Units	% of Total
Total Housing Units	19,487	100%	27,154	100%
Occupied Housing Units	18,190	93.3%	26,111	96.2%
Total Vacant Units	1,288	6.7%	1,043	3.8%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-24
 VACANT HOUSING UNITS, 1980-1990

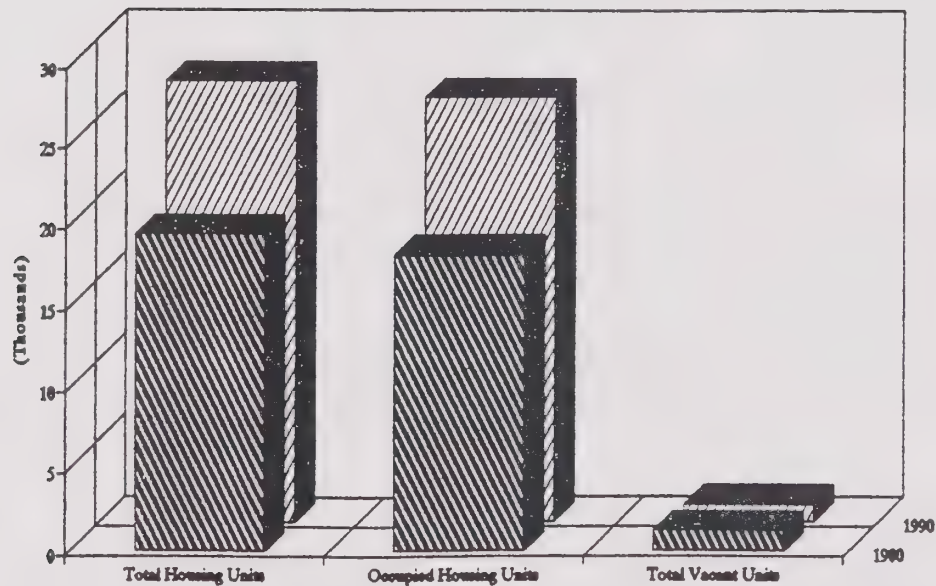


TABLE II-30

RESIDENTIAL HOUSING UNITS & DEMOLITION CITY OF VISALIA, 1/1/80-12/31/89	
New Housing Units	5,940
Demolition of Housing Units	72
Total Units in Housing Stock	5,868
Average Housing Units/Year	587

Source: City Building Division

percent of all housing construction. Consequently, the multiple family housing share of the total City housing stock rose from 21.6 percent in 1980 to 24.0 percent in 1990, while the single-family housing share declined from 78.4 percent in 1980 to 76.0 percent in 1990.

Alternatives to Traditional Single-Family Housing

New housing alternatives often evolve when the traditional housing supply cannot meet the needs of the population. Until the late 1970s, high-valued, single-family housing had been in demand across the country as an investment, a hedge against inflation, and as a preferable place to raise a family. However, with the changing economy, including high interest rates, moderate and lower income families and first-time home buyers were priced out of the traditional single-family housing market in the early 1980s. The interplay of these factors led to a search for alternatives to traditional single-family housing. Condominiums and mobile homes are among these alternatives.

Condominiums

Condominiums have been offered as a moderately priced, low-maintenance housing alternative to detached single family residences. This type of housing has enabled a larger segment of the population to achieve home ownership. However, monthly fees for exterior maintenance, management, and other common services often increase monthly costs, negating some of the savings derived from the relatively lower selling price of certain condominiums. The 1980 U.S. Census indicates that there were 218 total condominium units in the City of Visalia. Further, there were 131 owner-occupied units and 87 renter-occupied units. Of the 218 condominium units, thirty-eight (38) units were vacant for sale only, and sixteen (16) were classified as other vacant. This indicates that 24.8 percent of all condominium units were vacant in 1980. Trends since the mid-1980s are not available because the condominium market has not been active; however, the 1990 census indicates that there were 1,266 "attached single family dwelling units" reflecting an increase of approximately 1,000 units. Approximately 60 percent of these units (774) were owner-occupied.

Mobile Homes

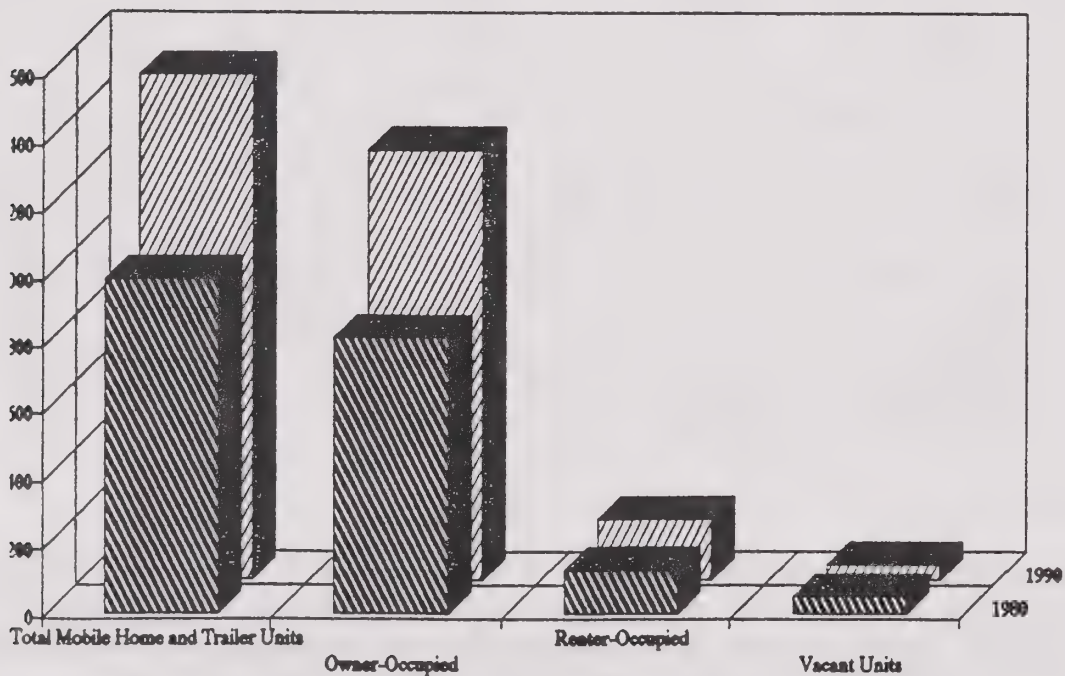
Mobile homes are a relatively inexpensive housing alternative. Since mobile homes are prefabricated, they require less one-site labor than construction of a conventional house. Buyers of mobile homes include not only the elderly, but also working families and individuals who choose this more affordable alternative over traditional single family residences.

TABLE II-31

MOBILE HOMES AND TRAILERS CITY OF VISALIA, 1980-1990				
	1980		1990	
	Units	% of Total	Units	% of Total
Total Mobile Home and Trailer Units	993	100%	1,497	100%
Owner-Occupied	816	82.2%	1,274	85.1%
Renter-Occupied	129	13.0%	179	12.0%
Vacant Units	48	4.8%	44	2.9%

Source: 1980 & 1990 U.S. Census

EXHIBIT II-25
 MOBILE HOMES AND TRAILERS, 1980-1990



U.S. Census Data shows that there were 993 mobile homes and trailers, or 5.1 percent of total units, occupied as primary dwellings within Visalia in 1980 and 1,453, or 5.4 percent of total units, in 1990 (reference Table II-31 and Exhibit II-25). Of the 1,497 mobile homes and trailers within Visalia in 1990, 1,274, or 85.1 percent of the total housing stock were owner-occupied and 179, or 12.0 percent of the total housing stock were renter-occupied. In addition, forty-four (44) units were classified as vacant. This represents a 2.9 percent overall vacancy rate for mobile homes and trailers. In 1990, owner-occupied mobile homes and trailers averaged 1.64 persons per unit while renter-occupied mobile homes and trailers averaged 1.66 persons per unit. It should be noted that the trend in Visalia is toward an increasing number of owner-occupied versus renter-occupied mobile home units.

EXISTING HOUSING CONDITIONS

This section of the Housing Element provides a description of existing housing conditions within the City of Visalia. A current estimate of housing conditions was made, utilizing the recently completed 1991 Housing Quality Survey. The Housing Quality Survey was conducted within targeted areas of Visalia in the Fall of 1991 as part of the Housing Element Update process, and is used to substantiate the need for housing rehabilitation within the City.

Housing Quality Survey

In the Fall of 1991, a total of 17,071 homes in targeted areas of the City were surveyed. This survey estimated the condition of housing units from exterior indicators according to methodology and criteria developed by the City of Visalia's Building Division. Each structure was classified as dilapidated, needing substantial repairs, needing moderate rehabilitation, needing minor rehabilitation or as being in sound condition. The rating criteria are contained in Appendix B. In actual practice, it is often found that there are interior deficiencies, major building systems deficiencies (electrical, heating/cooling, plumbing, etc.), and termite damage which cannot be detected from the exterior.

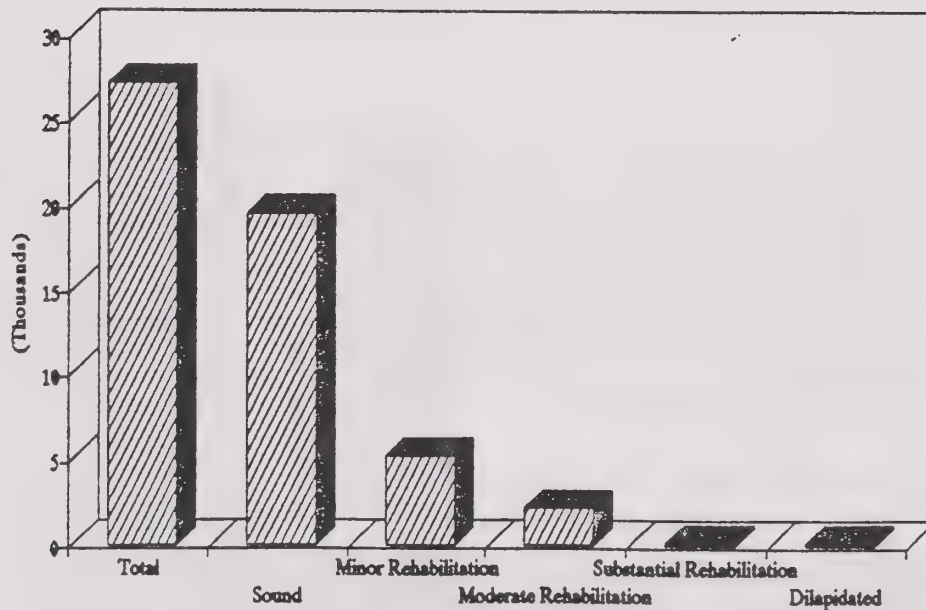
Based on historical experience in the Redevelopment Agency's target areas (those targeted through housing rehabilitation programs) it is estimated that fifty percent (50%) of the dwelling units that appear "sound" from the exterior require at least some minor rehabilitation and that as much as twenty-five percent (25%) of the total apparent sound units require substantial rehabilitation. Based on these statistics, Table II-32 and Exhibit II-26 provide an estimate of the number of units requiring some form of rehabilitation from exterior indicators and from an estimate of these interior upgrades. Since these data assume that areas outside of the survey area are "standard," they should be considered prudent estimates of housing quality.

TABLE II-32

HOUSING QUALITY SURVEY - EXTERIOR & INTERIOR INDICATORS CITY OF VISALIA, 1991					
Sound	Minor Rehabilitation	Moderate Rehabilitation	Substantial Rehabilitation	Dilapidated	Total
19,500	5,175	2,093	82	82	27,154
71.8%	19.1%	7.7%	.3%	.3%	100%

Source: 1991 City Housing Quality Survey

EXHIBIT II-26
 HOUSING QUALITY SURVEY, 1991



While these statistics indicate that there is a significant need for housing rehabilitation, it should be noted that new housing utilizes newer construction methods and, consequently, a declining percentage will eventually need significant rehabilitation, although it is still expected that those needing rehabilitation will grow in absolute terms.

The housing quality survey revealed that 7,432 of all housing units in the City of Visalia, or 28.2 percent, require repair or are in need of demolition. Of that amount, 5,175, or 19.1 percent are in need of minor rehabilitation, 2,093, or 7.7 percent are in need of moderate rehabilitation, eighty-two (82) units, or .3 percent require substantial rehabilitation, and eighty-two (82) units, or .3 percent require demolition.

Housing Costs

Several types of data are available which can be used to assess changing housing value and cost. They include 1990 median housing value, rental cost, and rental cost in terms of available income. Other types of data include cost of housing production (including land and materials, development costs, City fees, etc.), housing sale prices for existing and new homes, the cost of financing, the effect of tight financing on housing supply and demand, and financing options.

Housing Value

Table II-33 and Exhibit II-27 indicate 1970, 1980, and 1990 median housing value for owner-occupied units for the State, Tulare County, City of Visalia, and the United States. Value is defined as the Census respondents' estimate of the amount for which property, including house and lot, would sell if it were on the market at the time of the survey. The data indicate that in Visalia at the time of the 1990 Census, housing value was still moderate, and therefore affordable, compared to housing statewide. Table II-34 identifies value of specified owner-occupied housing units within the City in 1990.

Overall, City housing values inflated considerably less than those of the State between 1980 and 1990. To illustrate, while the City median increased to \$90,300 or by forty-one percent (41%), the State median increased to \$195,500 or 131.4 percent (131.4%).

Sale of Existing Homes

Table II-37 shows the estimated value of owner-occupied housing units in Visalia according to the 1990 Census. The Visalia Association of Realtors Multiple Listing Service indicates that the average price of homes sold increased substantially between 1983 and 1990 rising from an average of \$70,387 in 1983 to \$119,776 in 1990, an increase of 70.7%.

TABLE II-33

MEDIAN VALUE FOR OWNER-OCCUPIED HOUSING, 1970-1990 (Not Including Condominiums)				
Year	U.S.	California	Tulare County	Visalia
1970	\$17,000	\$23,100	\$12,780	\$16,900
1980	\$51,300	\$84,500	\$44,600	\$64,000
1990	N/A	\$195,500	\$73,900	\$90,300

Sources: U.S. Department of Commerce, 1970, 1980, & 1990 U.S. Census

EXHIBIT II-27
 MEDIAN VALUE OF OWNER-OCCUPIED HOUSING



TABLE II-34

VALUE OF SPECIFIED OWNER-OCCUPIED HOUSING UNITS CITY OF VISALIA, 1990		
Total Specified Owner-Occupied Housing Units	13,505	100.0%
Less than \$15,000	61	0.5%
\$15,000-\$19,999	31	0.2%
\$20,000-\$24,999	34	0.3%
\$25,000-\$29,999	40	0.3%
\$30,000-\$34,999	47	0.3%
\$35,000-\$39,999	85	0.6%
\$40,000-\$44,999	153	1.1%
\$45,000-\$49,999	243	1.8%
\$50,000-\$59,999	822	6.1%
\$60,000-\$74,999	2,308	17.1%
\$75,000-\$99,999	4,777	35.4%
\$100,000-\$124,999	2,091	15.5%
\$125,000-\$149,999	1,101	8.2%
\$150,000-\$174,999	535	4.0%
\$175,000-\$199,999	351	2.6%
\$200,000-\$249,999	356	2.6%
\$250,000-\$299,999	235	1.7%
\$300,000-\$399,999	161	1.2%
\$400,000-\$499,999	41	0.3%
\$500,000 or More	33	0.2%
Mean Value	\$105,399	
Median Value	\$90,300	

Source: 1990 U.S. Census

RENTAL HOUSING

Introduction

The vacancy rate for rental housing has significantly declined over the last decade going from 9.6 percent in 1980 to 4.6 percent in 1990. No significant multi-family projects have been constructed in the last two years and it is therefore estimated that the vacancy rate in such units is now well below three percent (3%). In terms of the comparative costs between home ownership and rental occupancy, the median rents are substantially lower than the average monthly mortgage payment for single family residences. However, even with these lower rents, there continue to be households that cannot afford minimum rents. The City anticipates addressing these unmet needs, especially for very low income groups, through continued participation in the Housing Authority and other HUD funded rent subsidy programs.

In 1990, the U.S. Census reported that there were 10,311 renter-occupied units (including 6,036 apartment units) within the City limits. Visalia has been historically deficient in the multi-family dwelling units produced each year. However, in recent years, the percentage of multiple family units compared to single-family units has been increasing. Table II-35 and Exhibit II-28 identify multi-family building permit activity from 1981 through 1991. Visalia has averaged 180 new multi-family rental units over that time frame compared to an average of 550 new single family housing units per year. Factors which affect the construction of rental housing include the availability of land in multi-family residential zone districts; the permitted densities of rental housing developments; constraints that impact the building of rental housing; and the costs associated with renting and the effects they have on consumers.

Gross Rent

Gross rent is defined as the summation of rent plus the estimated average monthly cost of utilities and fuels, if these expenses are paid by the renter. From 1970 to 1980, median rent increased from \$86 to \$219, or by 155 percent, and from 1980 to 1990, median rent increased from \$219 to \$461, or by 111 percent. Statewide, median gross rent increased from \$126 in 1970 to \$283 in 1980 or by 125 percent, and then to \$688 in 1990, or by 136 percent. (Reference Table II-36 and Exhibit II-29.)

Multi-family Building Constraints

Constraints associated directly with the construction of new rental housing developments relate to the development and review process. Currently, a proposed project which has more

TABLE II-35

MULTI-FAMILY BUILDING PERMITS CITY OF VISALIA, 1981-1991										
1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991
31	31	184	58	339	660	162	30	305	120	63

Source: City Building Division

EXHIBIT II-28
MULTI-FAMILY BUILDING PERMITS



TABLE II-36

MEDIAN RENT VISALIA & CALIFORNIA, 1970-1990					
	1970	1980	% Increase	1990	% Increase
Visalia Median Rent	\$86	\$219	155%	\$384	75%
State Median Rent	\$126	\$283	125%	\$688	136%

Source: 1970, 1980 & 1990 U.S. Census

EXHIBIT II-29
 MEDIAN RENT, 1970-1990

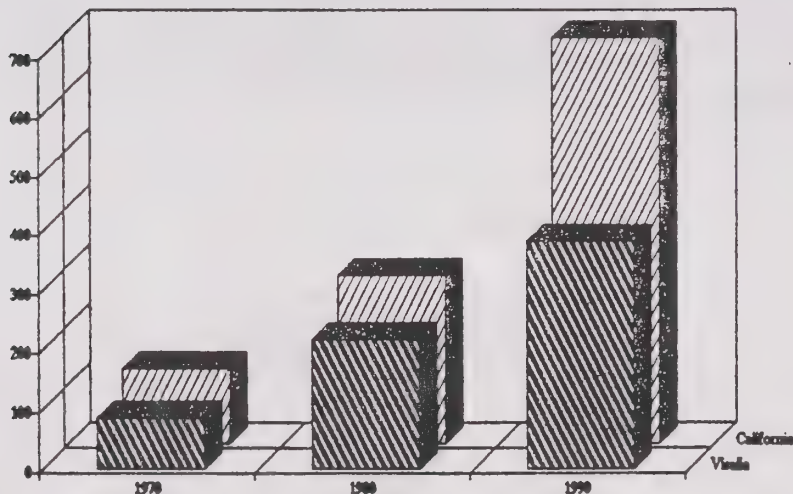
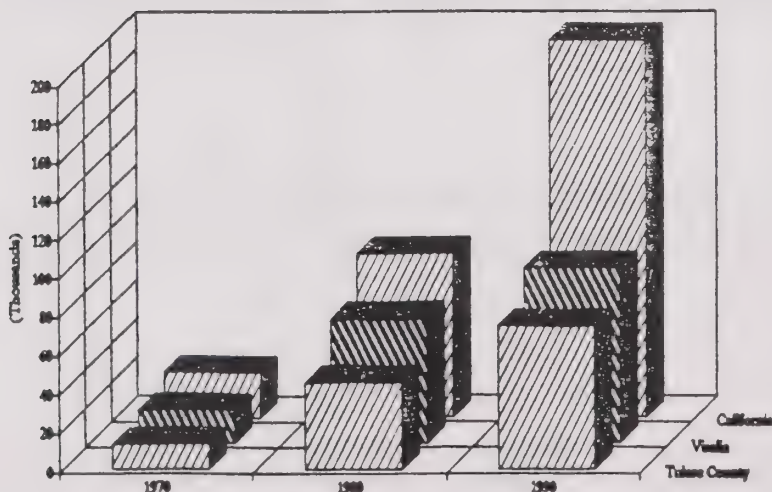


TABLE II-37

MEDIAN SALES PRICE VISALIA, TULARE COUNTY & CALIFORNIA, 1970-1990					
	1970	1980	% Increase	1990	% Increase
Visalia Median Price	\$18,900	\$64,000	227%	\$90,300	41%
Tulare Co. Median Price	\$12,780	\$44,800	249%	\$73,900	66%
State Median Price	\$23,000	\$84,500	266%	\$195,500	131%

Source: 1970, 1980 & 1990 U.S. Census

EXHIBIT II-30
 MEDIAN SALES PRICE, 1970-1990



than eleven (11) units must obtain a conditional use permit (CUP). Besides being costly (approximately \$1,374), the time associated with processing a CUP ranges from three (3) months to over a year. The Site Plan Review process also adds review and approval time for rental units in Visalia.

Financing Construction of Multi-family Rental Units

It is important to note that financing of multi-family properties is more difficult than single-family development. Local and institutional lenders place these projects in a higher risk category, resulting in higher interest rates, increase in operating reserves, and high equity requirements, thereby reducing actual funds available for construction. Lenders often prefer "seasoned" properties whose income and expense statistics are proven, rather than new speculative projects.

Costs in Term of Income

In previous years affordable housing was defined as housing which does not consume more than 25 percent of the resident's adjusted income. The 1980 Census indicated that 13.6 percent of renter-occupied households in Visalia spent 25 percent or more of their income for gross rent and that 5.1 percent of owner-occupied households spent more than 25 percent. Household income data from the 1990 Census reveals that 92.9% of lower income renter-occupied households and 60.1% of lower income home owners are overpaying for housing, and 45.7% of moderate income renter-occupied and 44.8% of moderate income home owners are overpaying for housing. In comparison, in 1980, 61.9 percent of very low income, 47.3 percent of low income, and 14.2 percent of moderate income households overpaid for housing. Overall, 18.7 percent of all households "overpaid" for housing in 1980, and 46.7% of all households overpaid for housing in 1990. This increase is partially attributable to the increasing percentage of households in the lower income categories and an overall increase in housing prices and rent costs. A housing cost to income analysis for owner-occupied housing can be found on page II-37 of this Chapter. It should be noted that while 40% of Visalia residents can afford to buy a median priced home, the average income of renters is considerably less than owners, thereby making it more difficult for the renter population to purchase a home.

FINANCING COSTS

One of the most significant factors relating to the provision of affordable housing for all segments of the population is the availability of affordable take out financing. Effective mortgage interest rates for the years 1980 through 1990 can be found on Table II-39. Local mortgage rates were high in 1980 and 1981, peaking at about eighteen percent (18%), which had the effect of reducing most housing market activity. In 1982 and 1983 rates lowered to an

TABLE II-38

HOUSEHOLDS SPENDING OVER 25% OF GROSS INCOME FOR HOUSING CITY OF VISALIA, 1990					
Household Type	Income Group				Total
	Very Low	Other Low	Moderate	Above Moderate	
Renter	1,356	755	325	—	2,346
Homeowner	2,076	1,155	498	—	3,729
Subtotal	3,432	1,910	823	—	6,125
Total Households	5,546	4,034	5,779	—	15,359
Percent	61.9%	47.3%	14.2%	—	24.5%

Source: 1991 Tulare County Regional Housing Needs Plan

average of between twelve and fourteen percent (12-14%), and there was a corresponding increase in home sales.

In 1980, at the 18% peak interest rate, a 90% loan on an average cost home (\$67,000) required a monthly principal-interest payment of \$909 and a gross annual income of \$33,736 (assuming that no more than 33 percent of gross income was for monthly principal and interest payments). In 1990, at an 11.6% interest rate, a 90% loan on an average cost home (\$90,300) required a monthly principal-interest payment of \$811 and a gross annual income of \$29,196, assuming the same 3 to 1 income to payment ratio.

As of March, 1984, the Federal Housing Administration (FHA) 30-year loan was approximately thirteen percent (13%). Beginning in the first quarter of 1985, and continuing through the last quarter of 1989, interest rates began a steady decline from 12.13 percent to 10.25 percent. Interest rates rose slightly in 1988 and 1989 to an average 10.75 percent and 11.50 percent, respectively. In 1991, interest rates declined, averaging 9.5 percent on a 30-year mortgage. In September and October, 1991, eight to eight and one-half percent (8-8 1/2%) interest rates were available from local lenders. This change had the effect of reducing the required principal, interest, taxes and insurance (PITI) on the average \$90,300 home by approximately \$200 per month.

All lenders in the community indicate that they are complying with Community Reinvestment Act (CRA) requirements which prohibit discrimination or "redlining" of ethnic populations or lower income groups. The local Visalia lenders participate in a Community Lenders Council (CLC) which discusses annually the CRA requirements, fair lending practices, equal opportunity and fair housing laws. A copy of the CRA and fair lending practices to which the lenders adhere is attached in the Appendices to this document. Additionally, the Legal Aid Services provides legal assistance for lower-income persons regarding fair housing discrimination issues, including lending discrimination and alleged "redlining". The City also operates a Fair Housing Hotline for such complaints.

Mortgage Lending Trends in California

Information presented at a September, 1991 construction industry conference in San Francisco indicated that banks and savings and loan associations are dramatically reducing the amount of money available for residential construction financing. Also, although 1991 interest rates were at their lowest point in many years, down payment requirements continued to be a barrier for many potential home buyers, especially those in lower income categories. To assist lower income home buyers, tax credits for first-time buyers were introduced into legislation and provisions permitting the use of IRA funds for down payments without having to pay taxes or penalties for early withdrawal were approved. As of September, 1991, the national average

TABLE II-39

INTEREST RATES Effective Rate on Conventional Home Mortgage Loans for New Homes (National Average for All Major Types of Lenders) QUARTERLY AVERAGES, 1980, 1983, & 1990			
	1980	1983	1990
1st Quarter	12.14%	13.35%	12.13%
2nd Quarter	13.12%	12.48%	11.94%
3rd Quarter	12.36%	12.47%	11.24%
4th Quarter	12.98%	12.34%	11.01%
Average	12.65%	12.66%	11.58%

TABLE II-40

TULARE COUNTY TRUST DEED REPORT FIRST QUARTER, 1992		
BANKS	NUMBER OF LOANS	AMOUNT (\$)
Visalia Community Bank	338	38,288,700
Bank of Sierra	326	36,385,900
Mineral King National Bank	267	26,498,800
Bank of America	175	10,590,500
Wells Fargo Bank	151	10,347,200
Great Western	133	9,886,800
Security Pacific National Bank	182	8,795,800
Glendale Federal	101	7,996,400
First Interstate	76	5,408,400
Kaweah Thrift & Loan	33	2,212,400
California Federal	25	1,778,600
Western Farm Credit	1	576,000
MORTGAGE COMPANIES		
Provident Mortgage	225	21,433,500
United Savings Bank	141	14,768,800
Commonwealth United - SW	109	10,634,900
All Pacific	123	10,630,000
Mission Hills Mortgage	45	4,286,400
Norwest	30	2,766,000
CREDIT UNIONS		
Valley Oak Credit Union	13	812,800
Tucoemas	10	364,000
FINANCE COMPANIES		
Finance & Thrift	28	451,500

Source: Chicago Title, Visalia

first-year interest rate on adjustable rate mortgages (ARMs), were 6.78 percent. That was nearly 25 percent below the average rate of 8.98 percent on a thirty-year fixed-rate loan.

As of October, 1991, some loans which had loan to value ratios of 80 percent or less, had interest rates between 8.0 and 8.5 percent, and cost between one to two (1 to 2) points. But most loans with a loan to value ratio of greater than 80% had interest rates of 9.0 to 9.5 percent and cost between two and two and one-half (2 to 2 1/2) points.

Loans for Existing Homes, Visalia Trends

Chicago Title of Visalia supplied information regarding the Tulare County Trust Deed Report for the first quarter of 1992 (reference Table II-40). This Table includes loan information from twelve (12) banks, six (6) mortgage companies, two (2) credit unions, and one (1) finance company within Tulare County. A total of 2,532 loans worth \$224,923,400 were issued between January 1 and March 31, 1992.

Revenue Bond Financing

Revenue bond financing was an increasingly popular financing mechanism in the mid-1980s. Bond programs helped the construction industry to continue building during an extremely inflationary time period. City-authorized and California Housing Finance Agency (CHFA) Revenue Bond Programs for single-family housing units were particularly useful, but the programs have also been subject to problems, and their utility and the community's favor and interest have both decreased. For instance, local Bond Programs for single-family housing falter when market rate interest drops to a level below the rate established for the Bond Program.

Conclusion.

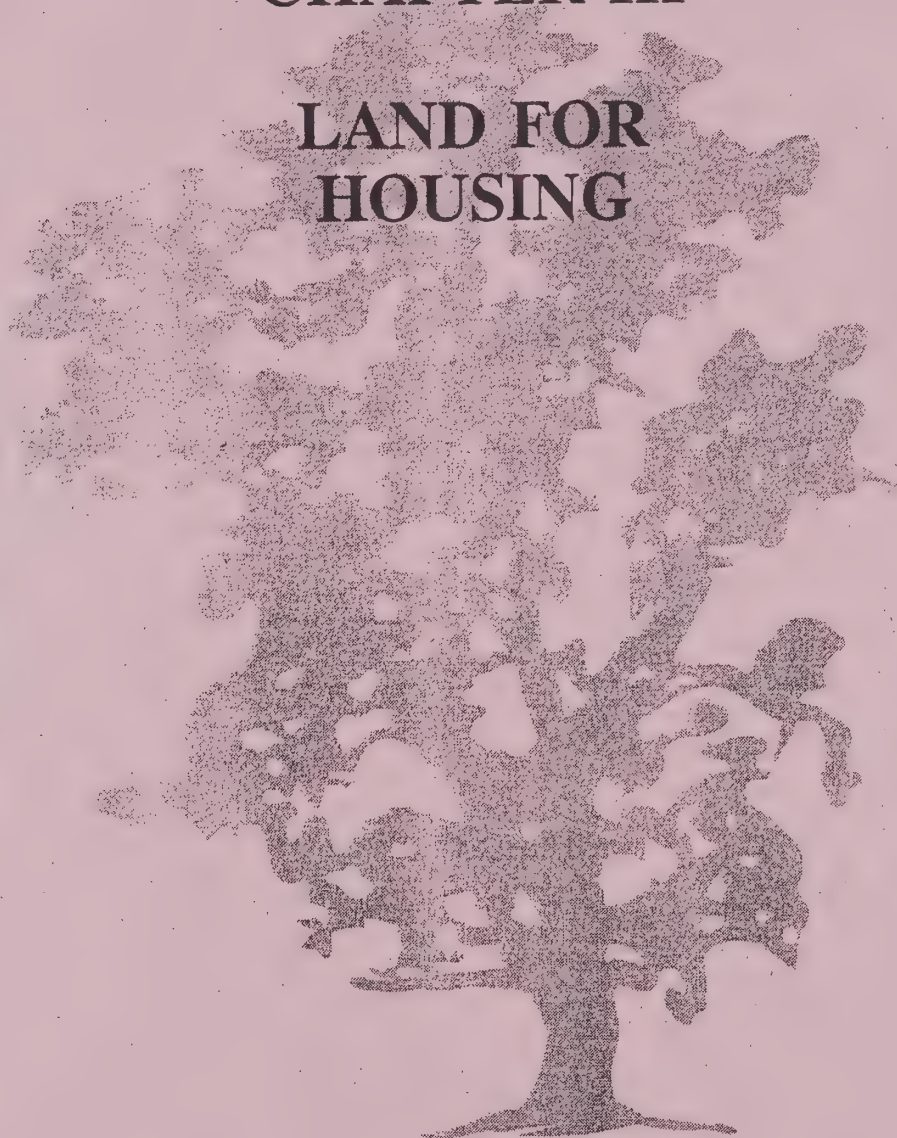
Conclusions that may be drawn for the foregoing analysis include the following:

- Approximately 1,363 new dwelling units need to be constructed in each of the next five years. Over 518 of this need is for lower income households.
- Approximately 28% of the existing housing stock (7,572 units) require some form of repair or rehabilitation.
- Population and family changes indicate a need for increased numbers of housing units for larger families, including both single-family and multi-family housing units.

- Significant overcrowding exists in a portion of the City's rental housing stock, further indicating a need for rental units with 4 or more bedrooms for larger families.
- There is an increasing number of single elderly households which indicates a need for additional housing for seniors who are single.
- Overall vacancy rates have declined between 1980 and 1990. Vacancy rates for rental and owner units are critically low, necessitating construction of new housing units for both renters and owners.
- Construction of housing for lower income migrant and seasonal farm workers is needed in the community, along with housing for the increasing lower income Southeast Asian population.
- Construction of new multi-family units has averaged two-thirds of the estimated need. Construction of single-family houses has been slightly below estimated demand.
- Local median income has not kept pace with increases in median rents and housing values over the last 20 years, and there is an increasing number and percentage of families who pay more than the amount that is recognized as affordable. This may indicate a need for mortgage or interest subsidies or increases in rental subsidy assistance.
- Shared housing opportunities for single elderly households, student populations, and single heads of households needs to be explored and expanded as an alternative to construction of new owner and rental-occupied housing units.
- The development of transitional housing, such as Single Room Occupancy (SRO) units; congregate housing; and shared housing is needed to assist the homeless population in transitioning to more permanent affordable housing.

CHAPTER III

LAND FOR HOUSING



CHAPTER III

LAND FOR HOUSING

Introduction

The Housing Element focuses on current and projected housing needs and available resources for residential development. Issues such as potential housing sites and the delivery of urban services are generally discussed in this chapter. More detailed information is available in the Land Use Element to the General Plan, adopted in 1991.

Developable Land

The City of Visalia contained approximately 19,000 acres as of late 1991. The total planning area designated for development over the next 30 years is estimated to be 35,000 acres. (Reference the Visalia Urban Development Boundary shown in Illustration I-1b in Chapter 1.) At the time of the 1991 Vacant Land Survey, approximately 1,885 acres were found to be developable for residential use within the Visalia city limits. The City's Land Use Element, adopted in September 1991, indicates that approximately 9,430 acres of additional residential land is proposed to be added over the next 30 years. The Land Use Element calls for approximately 3,210 acres of this land to be available for residential development in the next ten (10) years, subject to normal annexation, re-zoning and entitlement processes. This includes 1,880 acres for low density residential use (2 to 10 units per acre), 310 acres for multi-family development (10 - 29 units per acre), and 1,020 acres for rural residential use (1 - 2 units per acre). At full build out, this vacant land could accommodate an additional 46,700 persons, well in excess of the additional 20,000 expected between 1990 and 2000.

Housing Unit and Population Capacity

Table III-1 and Exhibit III-1 identify dwelling unit and population capacities of developable land within the adopted Visalia Urban Development Boundary (Reference map on Illustration I-1B) as designated by the Land Use Element over the next ten years. Population capacity was obtained on the basis of housing unit capacity and the average household size by type of residential land use, as identified in the 1990 U.S. Census: 2.95 persons per household for rural and low density, and 2.12 persons per household for medium and high densities. The

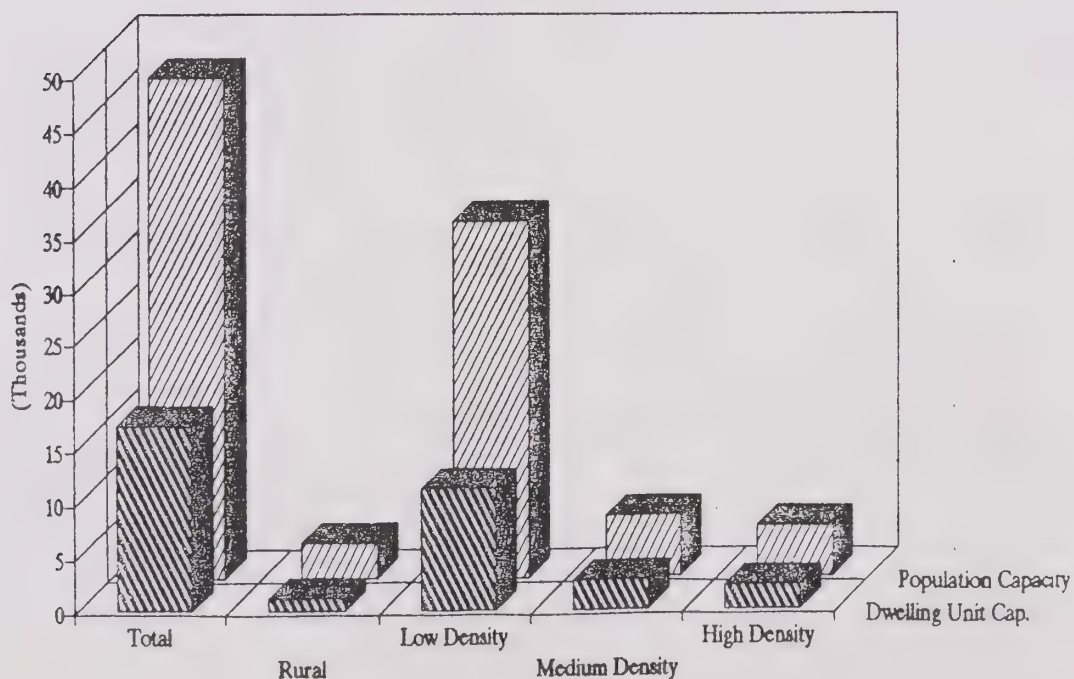
TABLE III-1

DWELLING UNIT AND POPULATION CAPACITY BY PLANNED USE DESIGNATION CITY OF VISALIA, 1990					
	Rural	Low Density	Medium Density	High Density	Total
Acreage	1,020	1,880	210	100	3,210
Unit Factor*	1.5	6.0	12.5	22	2.7
Dwelling Unit Capacity	1,071	11,280	2,625	2,200	17,176
Persons per Household	2.95	2.95	2.12	2.12	2.74
Population Capacity	3,159	33,276	5,565	4,664	46,664

Source: 1991 Land Use Element

- * Rural = 1-2 units per acre
- Low Density = 2-10 units per acre
- Medium Density = 10-15 units per acre
- High Density = 15-29 units per acre

EXHIBIT III-1
 DWELLING UNIT & POPULATION CAPACITY



capacity of vacant acreage planned for residential use between 1990 and 2000 was estimated to be 17,176 housing units, which would accommodate an additional population base of approximately 46,700 persons within the Visalia Urban Area.

Within the City limits of the City of Visalia, there are 2,159 acres of vacant land as shown on Table III-2. There are 147 acres of R-1-4.5 zoned land (planned unit developments that generally yield 10 dwelling units to the acre); 1,783 acres of R-1-6 zoned land (standard single family residential lots with 60 foot street frontage generally yielding 6 lots to the acre); 13 acres of R-1-12.5 zoned land (rural residential larger lots which generally yield 4 lots to an acre); 68 acres of R-1-20 zoned land (rural residential which generally yields 2 lots per acre); 87 acres of R-M-2 zoned land (low to medium density multi-family residential generally yielding 13 units per acre); and 61 acres of R-M-3 zoned land (high density multi-family generally yielding 22 units per acre). The following illustration demonstrates the acreage, projected number of units and projected income groups that will be served by the vacant land:

<u>Zone</u>	<u>Type</u>	<u>Acres</u>	<u>Units/ Acre</u>	<u>Proj. Yield</u>	<u>Income Groups</u>	<u>Low/Very Low Income</u>
R-1-4.5	PUD Condo	147	10	1,470	60-100% MI	1,323 (90%)
R-1-6	SFR	1,783	6	10,698	> 70% MI	1,070 (10%)
R-1-12.5	Rural SFR	13	4	52	> 120% MI	0 (0%)
R-1-20	Rural SFR	68	2	136	> 120% MI	0 (0%)
R-M-2	Med.Dens. MFR	87	13	1,131	< 80% MI	1,018 (90%)
R-M-3	Hi.Dens. MFR	61	22	1,342	< 80% MI	1,208 (90%)

PUD=Planned Unit Development; SFR=Single Family Residence; MFR=Multi-Family Residence

The City's need for lower income units is 2,589 units over the next five years. The need for all dwelling units is 6,813. There is sufficient vacant land within the current City limits to accommodate 14,829 residential units, 4,619 or 31% of which could be reasonably targeted to lower income persons. This does not take into account vacant developable land which is anticipated to be annexed over the next ten years.

It should be noted that while R-1-6 zoned land is generally considered to be available for families with incomes near 100% of median income and above, the City encourages the construction of subdivisions by Visalians Interested in Affordable Housing (VIAH) which is a non-profit housing development organization which constructs new housing for families with incomes at or below 80% of median income. VIAH also coordinates with Self-Help Enterprises for the construction of sweat equity built housing in their subdivisions. Self-Help strictly targets housing for persons below 80% of median income. Corner lots are also available for the construction of duplexes and triplexes which are made available to families of very low income through the Tulare County Housing Authority.

The fees for developing this vacant land are listed in Appendix C to this document. The land use controls for development of the land, including development standards, are included in Appendix D.

Projected Utilization of Vacant Land for Residential Uses

The 1990 U.S. Census reported that there were 27,154 housing units in the City. Vacant land designated for residential uses within the Visalia Urban Development Boundary could accommodate an additional 17,176 units, resulting in a total holding capacity of 44,330 units. The projected 1997 housing stock for the City of Visalia, according to the 1991 Tulare County Regional Housing Needs Plan is 33,017 units. Of that total, an additional 6,813 units must be constructed between 1990 and 1997. The estimated housing unit requirement in the adopted TCRHNP between 1990 and 1997 is further broken down into 4,224 owner units and 2,589 renter units. The holding capacity of the 1991 Visalia General Plan Urban Development Boundary allows for over two and a half times the projected incremental housing needs between 1990 and 1997.

Housing unit projections are based on the steady growth pattern that Visalia has experienced in the past. The 1991 Tulare County Regional Housing Needs Plan (TCRHNP) indicates that basic new construction need for the years 1992 through 1997 is 6,813 units. From 1987 through 1991, 3,004 (81.5%) new single family units were constructed. The remainder, or 680 (18.5%) multiple family units were constructed during that period. This disproportionate figure explains the dominance of Visalia's single family construction market. However, an increase in the multiple family construction market is expected to occur due to increasing costs

associated with buying a home. Assuming construction of multiple family units will increase, the proportion of single family homes will still account for the majority of housing stock within the Visalia Urban Development Boundary.

Considering housing tenure, the 1991 TCRHNP projects that citywide, the percentages of owner versus renter occupied housing will remain constant through 1997. In 1980, 11,190 (61.5%) of the housing units were owner-occupied while 7,000 (38.5%) of the housing units were renter-occupied. Similarly, in 1990, 15,800 (60.5%) of the housing units were owner-occupied and 10,311 (39.5%) of the housing units were renter-occupied.

Single and Multiple Family Zone Districts

Total acres of existing zoned vacant land were estimated from survey information developed by the City of Visalia Community Development Department. In addition, building permits were analyzed up to December 31, 1991. Ample vacant land zoned for residential use

exists within the Visalia City limits to accommodate projected total housing needs through July 1, 1997. Considering average dwelling unit per acre densities by land use and current zoning designation, 6,872 additional units can be accommodated by 1997, exceeding the dwelling unit requirement of 6,813 units specified in the 1991 Tulare County Regional Housing Needs Plan (TCRHNP). However, in the future it will be necessary to annex and pre-zone additional properties for medium and high density land use designations to accommodate the community's rental housing needs.

Sites for Emergency Shelters and Transitional Housing

Vacant sites to accommodate future emergency shelter and transitional housing developments are available, based on the vacant land survey conducted for all zone districts within the City of Visalia in 1991. According to the City of Visalia Zoning Ordinance, Residential Support Facilities, without a limitation on the number of persons accommodated, are allowed in all residential zone districts, including: R-1-4.5, R-1-6, R-1-12.5, R-1-20, R-M-2, and R-M-3 Zone Districts.

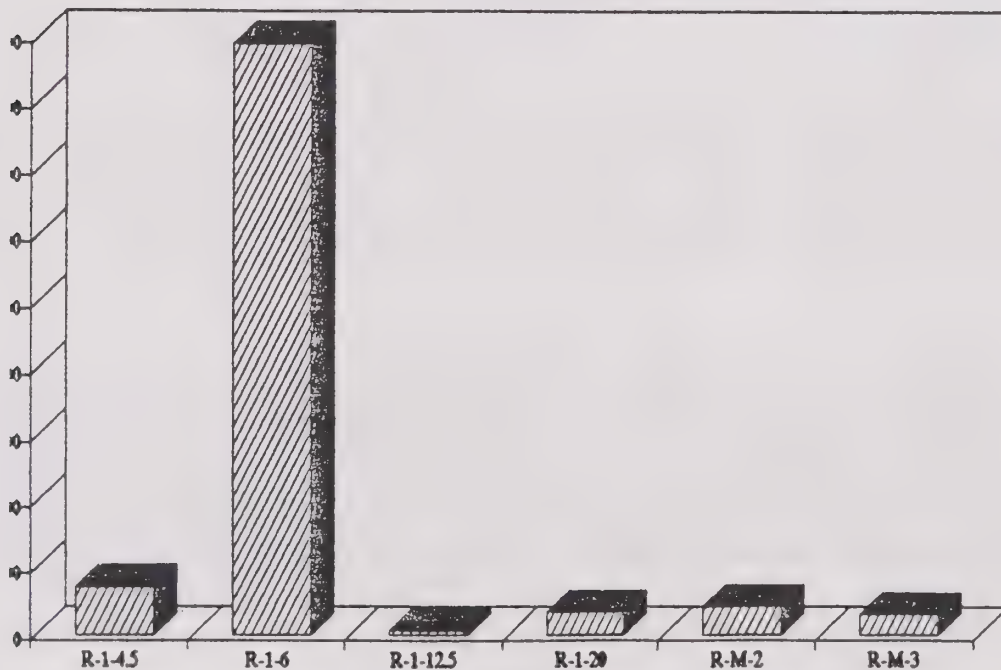
Referencing Table III-2 and Exhibit III-2, there are currently 2,159 acres of vacant land within the residentially zoned areas which are available to accommodate emergency shelters or transitional housing developments. However, construction of emergency shelters or transitional housing developments are subject to approval of a Conditional Use Permit (CUP), which takes approximately two (2) months to process. In addition, these shelters and developments are subject to a public hearing involving the Planning Commission and approval by City Council.

TABLE III-2

TOTAL VACANT ACRES BY RESIDENTIAL ZONE DISTRICT CITY OF VISALIA, 1990						
	R-1-4.5	R-1-6	R-1-12.5	R-1-20	R-M-2	R-M-3
Tract 9						
Tract 10.01		546			18	
Tract 10.02		135		7		
Tract 11					7	
Tract 12						
Tract 13	129	303	13	34	7	48
Tract 17.01		9			17	
Tract 17.02		534			22	
Tract 18		8				
Tract 19		45				
Tract 20.01	11	20			1	
Tract 20.02						
Tract 20.03		14				
Tract 20.04	7	82			12	9
Tract 20.05		87		27	3	4
TOTAL ACRES	147	1,783	13	68	87	61

Source: 1991 Land Use Element

EXHIBIT III-2
VACANT ACRES BY RESIDENTIAL ZONE, 1990



Land for Manufactured Housing

Manufactured housing is permitted by right in all residential zones subject to conditions for architectural compatibility with site-built housing projects. Planned mobile home parks are allowed in all residential zones subject to approval of a Conditional Use Permit. Mobile home subdivisions which integrate open space, private streets and common area facilities are permitted subject to a Conditional Use Permit through the City's Planned Residential Development process.

The City has a policy which would allow the placement of mobile homes on low density residential lots in the R-1-4.5, R-1-6, R-1-12.5, and R-1-20 Zone Districts. These R-1 Zone Districts are consistent with the low density designations of the General Plan.

As of January 1, 1991, the additional dwelling unit capacity of vacant land zoned for low density residential uses was 11,280 units, based on the remaining unit capacity for the above mentioned Zone Districts.

Development Potential of Redeveloped Land

Infill in the City's four redevelopment project areas was calculated during preparation of each of the Project Area plans. The estimates tabulated in Table III-3 include substantially under-utilized property already zoned and developed for residential development, , and development of vacant residentially zoned property. This latter category duplicates the estimate of housing unit capacity in the section above; however, a higher percentage of units are available in the Project Areas for medium and high density residential land uses.

TABLE III-3
Redevelopment Infill Potential (Units)

<u>Project Area</u>	<u>Unit Type</u>		<u>Total</u>
	<u>Single Family</u>	<u>Multi-Family</u>	
East Visalia	626	114	740
Mooney	75	4	79
Central	944	236	1,180
Downtown	---	25*	25
TOTAL	<u>1,645</u>	<u>379</u>	<u>2,024</u>
*2nd story SRO			

Potential Infill Areas

While development of large vacant areas designated for future development by the General Plan primarily satisfies the need for new housing units, further development of "infill" sites within existing, built-up areas can also help meet this need and the needs of existing residents. Infill development is defined by the Visalia Housing Task Force as "the development of new housing or other building on scattered, vacant sites in a built-up area". Essentially, these are either single vacant lots, under-utilized large lots, or larger undeveloped pieces of land which have been bypassed by previous development.

Infill development is especially valuable in meeting affordability needs, as these properties tend to have lower development costs than do vacant tracts at the fringe, which are not yet accommodated by public services. In addition, infill development promotes energy conservation since it is usually located closer to essential services; increases efficiency of public service delivery (police, fire, transit, etc.); represents a better utilization of existing infrastructure and reduces the need for new, costly facilities in the outlying areas; increases property tax revenues as passed-over properties are developed; and preserves prime agricultural land by reducing the need for additional development in fringe areas.

The potential for infill development includes a number of subdivided, unbuilt, residential lots within the City. Many of these are located in heavily built-up areas and do not include larger, unsubdivided parcels. Other potential infill areas include older sections of the City where lots are particularly deep or large. Many of these parcels could be subdivided into developable lots without rezoning. Table III-2 indicates locations of some larger vacant parcels and subdivided, unbuilt lots which have infill development potential.

Several factors tend to discourage infilling by the private sector. These include the higher price of land in established areas, compatibility of potential projects with adjacent areas, difficulty of assembling adequate sized parcels of land, and neighborhood pressures to keep infill areas undeveloped or to preserve lower zoning densities.

Redevelopment Project Areas

Redevelopment Project Areas are formed under State redevelopment law which provides special development incentives and governmental powers. These incentives and powers are to encourage new development and renovation in community areas which are in some way blighted or distressed. Redevelopment Agency activities are funded through increased property taxes resulting from new development or renovations in the district. This provides a mechanism for investments within established areas of the community. Redevelopment plans are required to be in conformity with the General Plan and are used as implementation tools for goals,

objectives, and policies which cannot otherwise be achieved by the private sector or existing public agencies.

In addition, each of the Project Area plans makes provision for financial assistance for housing projects. Over the next 30 years, all Redevelopment Agency Project Areas combined have a total of \$17.25 million (27%) budgeted for housing and neighborhood conservation improvements.

Visalia has four Redevelopment Project Areas which are distinct in their needs and development objectives. These Project Areas include:

Downtown Redevelopment Project Area

This two-acre Project Area was formed in 1971 to provide for blight clearance and new development in the Downtown area. Most of the Project Area's activities have been completed and included the removal of deteriorated buildings, renovation of older buildings, and new development including the Bank of America branch office. However, opportunities still remain for public parking, facade improvements, building renovation, and mixed use housing projects.

East Visalia Redevelopment Project Area

This 653-acre Project Area was formed in 1986 to address a wide range of issues in the areas north and east of Downtown. Significant components of this Project Area include expansion of the auto district, improvement of Ben Maddox Way as an arterial and commercial corridor, renovation of Lincoln Oval housing, and improvements to public facilities.

Mooney Boulevard Redevelopment Project Area

This 323-acre Project Area was formed in 1987 to address concerns regarding maintaining Mooney Boulevard's retail commercial corridor as the primary regional shopping location for the Visalia trade area. Project Area activities include major improvements for Mooney Boulevard, assembly of sites for new land development, and assistance for renovating and expanding existing regional commercial developments.

Central Visalia Redevelopment Project Area

This 1,643-acre Project Area was formed in 1989 to address concerns regarding provision for Downtown infrastructure improvements and funding for residential conservation programs in older neighborhoods in the Core Area.

City Infrastructure

The ability of a City to provide an adequate housing supply is also closely linked to the capacity of the City's infrastructure. Decreases in public funds available for such improvements, and the corresponding need for providing services to developing areas, are likely to create some of the most significant problems of the current decade.

Public Facilities

Visalia has traditionally provided a high level of public facilities and services. The City has laid the foundation for future facilities and services through the Wastewater Treatment Plant Master Plan (1987), Storm Drainage Master Plan (1988), and Circulation Element update (1989).

Wastewater Treatment Plant

The City operates a 12.5 million gallons per day (MGD) wastewater treatment plant. The 320-acre site is located between SH 99 and Road 68, south of Avenue 288. The plant collects and treats wastewater prior to disposal into Mill Creek or on-site percolation ponds. Since its construction in 1966, nine (9) additions have been completed. The plant currently operates at an average daily flow of 8.86 MGD. A 4.1 MGD expansion, increasing plant capacity to 16.6 MGD, was completed in 1991. Subsequent expansions are outlined in the Wastewater Treatment Plant Master Plan to accommodate a population of 200,000.

Sanitary Sewer Collection

The City's sanitary sewer system consists of over 200 miles of collection lines and over 15 sanitary wastewater pumping stations. This system serves virtually all developed areas within the City limits. There is sufficient capacity in the existing system, with minor extension of mains, to accommodate growth to 1995. The City does not, however, have an adopted sanitary sewer master plan to plan for and finance the necessary main and trunkline extensions that are necessary to implement the City's growth plan. After adoption of the 1991 Land Use Element update, a master plan and implementation program will be developed to implement urban development strategies.

Water

Visalia's water supply relies on groundwater pumped and distributed from over 50 wells by private water companies. The California Water Service Company is the major water supplier in the planning area. Average demand for this system (in 1989) was 17.4 MGD with a peak

demand of 32 MGD. This public water supply meets all state and federal standards and is able to meet the anticipated growth over the next 10 years.

The City also operates a water system, pumping from five (5) wells to serve the Visalia Industrial Park, Goshen Avenue area, west of Road 84, and the Visalia Municipal Airport. This system has a pumping capacity of 11.5 MGD with an average demand of .57 MGD.

Storm Drainage Collection

The City adopted a Storm Drainage Master Plan in 1989 which identified required facilities to accommodate "build-out" within the 1976 Urban Improvement Boundary. The Plan focuses on use of a detention-type disposal method which relies heavily on creeks and ditches which traverse the City's planning area. These waterways include the St. John's River, Mill and Packwood creeks, and Modoc and Evans ditches. A detention basin reduces peak storm water runoff by storing water temporarily and allowing smaller amounts of water to be discharged to a creek or ditch channel. After a storm, this discharge will continue until the basin is empty.

The Master Plan assumes use of all capacity in creeks and ditches; therefore, proposed detention facilities may need to be increased to accommodate proposed growth. The Storm Drainage Master Plan will require substantial revisions to account for changes reflected in the updated Land Use Element.

Streets and Roads

The General Plan's Circulation Element (updated 1989) identified major roadways (i.e. freeways, highways, and collectors) to accommodate traffic and circulation needs through the year 2010. The element is based on a hybrid land use plan which will require modifications based on the Updated Land Use Element. The Circulation Element was developed based on the 1976-1996 Urban Improvement Boundary land uses and a Year 2010 land use concept based on State Department of Finance estimates of Tulare County growth.

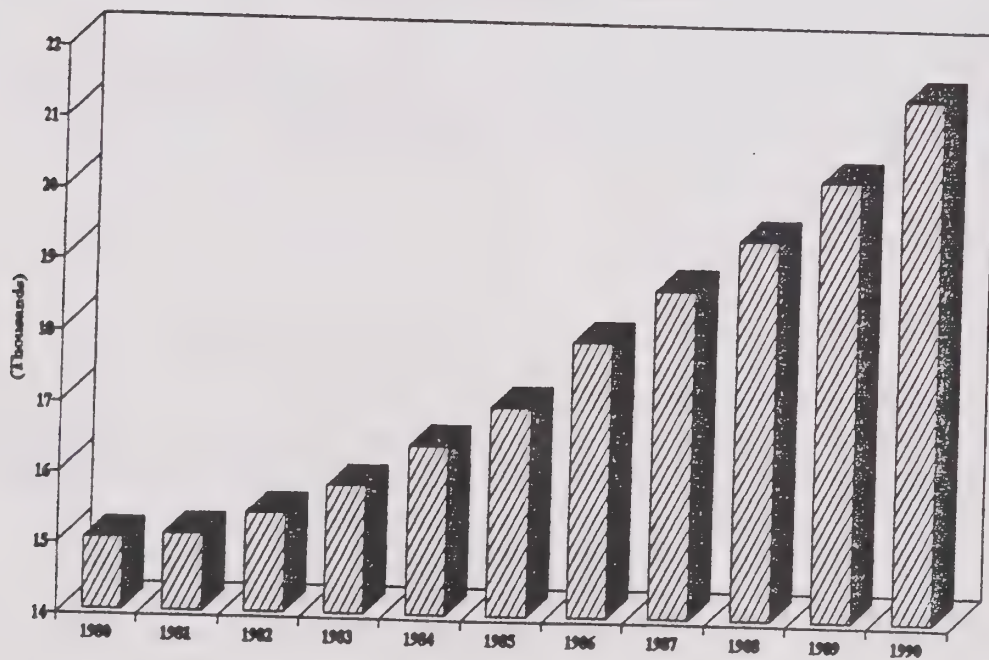
An additional issue that has been addressed in the Land Use Element update is efficient north-south and east-west circulation. The City is currently served by a system of arterials on one-mile intervals (some of which have limited north-south connections), State Highway 198, and State Highway 63 (Locust/Court and Mooney Boulevard) for cross-town traffic. A need has been projected for additional cross-town circulation facilities to augment the planned expansion of the arterial network.

TABLE III-4

SCHOOL ENROLLMENT VISALIA UNIFIED SCHOOL DISTRICT, 1980-1990											
Year	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
District Enrollment	14,995	15,076	15,384	15,808	16,394	16,964	17,888	18,647	19,358	20,207	21,393

Source: Visalia Unified School District

EXHIBIT III-3
 VUSD ENROLLMENT, 1980-1990



Public Schools

Four new schools are to be built by the year 2000 in Visalia. The Visalia Unified School District (VUSD) expects to increase their enrollment from 22,000 to 30,000 by that time (reference Table III-4 and Exhibit III-3 for school enrollment figures). City staff, through the 1991 Land Use Element adoption process and continuing endeavors, are making a concerted effort to find new financing mechanisms that are both workable and agreeable to the general public. Guidelines for school location and site design were developed by City and VUSD staff members to facilitate school siting and expansions.

Guidelines and site locations for future public schools have also been established in the Land Use Element. Public schools are considered as an integral part of the planning area's public facilities and services system. Efficient school facilities planning, land acquisition, and development is a necessary component for City growth which must be addressed. A second reason for developing locational guidelines and mapping school sites is the importance that schools have in building comprehensively planned neighborhoods. Combined with neighborhood parks and storm drainage facilities, schools, particularly elementary schools, become a neighborhood for education centers as well as open space, and neighborhood amenities.

School construction financing is also a constraint to full implementation of the City's growth plan. The City, along with a task force appointed by the school district, has established a school financing strategy composed of local bond issues, State bond issues, and increased developer fees.

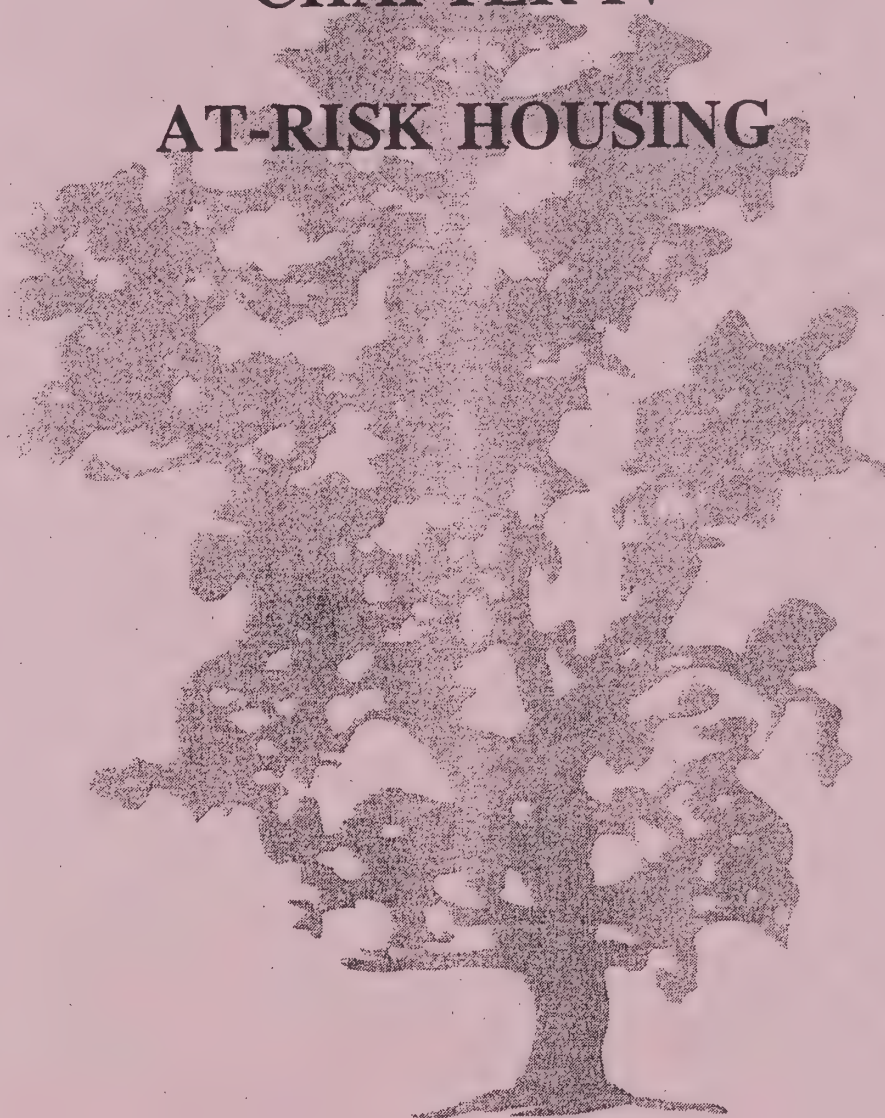
Conclusion

Based on the analysis of housing unit capacity and housing construction constraints the following conclusions may be drawn:

- Adequate land is designated in the Land Use Element to accomplish projected single-family, multi-family and special housing needs.
- Infill properties are available which would accommodate approximately 2,000 additional dwelling units in the City's Redevelopment Project Areas.
- City's infrastructure and school capacity are currently a constraint to realizing full build out projections.

CHAPTER IV

AT-RISK HOUSING



CHAPTER IV

AT-RISK HOUSING

Introduction

Section 65583(a) of Housing Element Law requires that there be an analysis of existing or potential at-risk assisted housing developments which are eligible to convert to market-rate housing over the next ten (10) years. The conversion may be due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. "Assisted housing developments" are multi-family rental housing that receives or had received government assistance under federal programs listed in subdivision (a) of section 65836.10, state and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees.

At-Risk Housing Units

Following is a list of publicly owned or assisted housing developments within Visalia's City limits. The list contains information on the terms of affordability, rent restrictions, methods of financing, and a brief description of the project. Based on an analysis of the publicly assisted units, only two projects fall within the "at-risk" category: Sigma Acres and Visalia Garden Apartments. An analysis of the replacement costs and preservation costs is included at the end of this Chapter.

HUD Federally Assisted Projects

Bridge Street Project, 2000-2028 North Bridge, Visalia.

This project contains 15 two and three bedroom units. The project was constructed by the Tulare County Housing Authority (TCHA) in 1976 utilizing the FmHA 514 and 516 programs to house farm labor individuals and families. The 33 year loan, subject to termination in 2009, requires that rents remain affordable to families with incomes at or below 100% of median income for the duration of the loan. Because the TCHA owns and manages the units, the flat rate rents may not exceed 30% of the tenant's monthly income, and the project receives Housing Authority Section 8 project-based subsidies accordingly. This project is not considered "at risk" due to legal restrictions of the Housing Authority and the restrictions of the FmHA loan.

Sigma Acres, 746 West Prospect, Visalia.

This project contains 65 rental units: 28 three bedroom, 28 two bedroom, and 9 one bedroom units. The project was constructed in May, 1984 by Sigma Acres, Inc. utilizing a 25 year Section 221(D) loan. Sixty-four of the sixty-five units receive direct HUD Section 8 subsidies which are subject to renegotiation in May, 1994. Although HUD anticipates extending the term of the Section 8 subsidies, the units must remain affordable under the terms of the loan until May, 2010. An analysis for replacement and preservation of units is included later in this Chapter.

The Meadows, 3900 West Tulare, Visalia.

This project contains 100 units which are restricted to elderly tenants: 39 studio units, 60 one bedroom units, and 1 two bedroom unit. This project was completed in 1974 by Visalia Senior Housing, Inc., a non-profit organization, utilizing a 30 year term HUD Section 236 Program loan. This loan has no pre-payment provision for earlier termination of the loan. The units are not "at risk" of becoming market rate until the year 2004. The project contains ten units that have rents between \$271-\$233 for a one bedroom unit, and \$191-\$234 for a studio unit based on 30% of the tenant's monthly income. The remainder of the units (90%) are subsidized by project-based HUD Section 8 certificates based on 30% of the tenant's monthly income.

Town Meadows, 115 West Murray, Visalia.

This project contains 100 one bedroom units restricted to elderly persons. This project was completed in September, 1980 by Visalia Senior Housing, Inc utilizing a 40 year HUD Section 202 Program loan. All units are limited to seniors with incomes less than 50% of median income. The project receives direct HUD Section 8 subsidies. The project is not "at risk" based on the units term of affordability under the Section 202 Program requirements until July, 2021.

Visalia Garden Apartments, 1350 West Elowin, Visalia.

This project contains 48 units: 16 one bedroom and 32 two bedroom units. The project was completed in June, 1984 by Visalia Gardens, Inc. utilizing a HUD Section 236(j) Program loan. The term of the loan and all affordability requirements extend 30 years and terminate in January, 2015. Nine of the forty-eight households receive direct HUD Section 8 subsidies, which are subject to renegotiation in June, 1994. An analysis for replacement and preservation of units is included later in this Chapter.

State Assisted Projects

Clark Court, Visalia

This project consists of 36 units: 12 two bedroom units and 24 one bedroom units. It was constructed by the TCHA in 1984 utilizing 20 year term State Residential Housing Construction (RHC) Program funds. Tenants must have incomes less than 50% of the median income, and rental payments are limited to 25% of the tenant's monthly income. This project is operated jointly with the Tulare County Mental Health Department, and is utilized as a "half-way" house for mental health patients. This project is not considered "at risk" based on the term of affordability of the RHC Program requirements and legal restrictions of the Housing Authority.

Visalia Garden Villas, 4901-5075 West Crenshaw, Visalia.

This project contains 60 units: 30 one bedroom duplexes that are restricted to use by seniors. It was constructed by the Kaweah Management Company, a non-profit corporation that works closely with the TCHA, utilizing the State Rental Housing Construction Program. Kaweah Management Company contracts with the TCHA for the operation of the units. The project was built in 1987, and the terms of required affordability extend to 2037. Tenants must have incomes less than 60% of the median income, and rent payments are restricted to 25% of the tenant's monthly income. No Section 8 subsidies are utilized for this project. Based on legal restrictions of the Housing Authority and the required terms of affordability through the State RHC Program, this project is not considered "at risk" for this planning period.

County (TCHA) Assisted Projects.

Project 3015, 904-1040 South Crenshaw Court, Visalia.

This project consists of 36 units: duplexes, triplexes and single units containing 1-4 bedrooms. Rents are restricted to 30% of tenant's income and income cannot exceed 80% of median income. The units were constructed in 1984 by the TCHA, and pursuant to TCHA legal requirements, will continue to be made available to low income tenants for the duration of the life of the project.

Project 3016, Burke and Houston, Visalia.

This project consists of 74 units: 2 duplexes, 2 triplexes, 1 fourplex, 2 fiveplexes, 1 eight unit building, and 42 single unit town homes which contain 1 to 3 bedrooms. The project was constructed by the TCHA in 1985, and is 100% occupied by low and very low income tenants. Pursuant to TCHA legal requirements, these units will continue to be made available to lower income tenants for the duration of the life of the project.

Project 3019, Scattered Sites Acquisition

This project consists of 69 three and four bedroom units on scattered sites throughout Visalia, including a condominium complex on Pinkham. Rents are restricted to 30% of the tenant's income, and tenant's income may not exceed 80% of the median income. These units are not "at risk" due to legal requirements regulating TCHA operations.

Westport Village, 3100 South Akers Avenue, Visalia.

This project consists of 109 lots for pre-manufactured housing units for seniors. The TCHA provides 25 project-based Section 8 subsidies for seniors with incomes at or below 60% of the median income. Pursuant to the State Tax Credit benefit requirements in the development agreement with Kaweah Management Company, the term of affordability is for 55 years, or until 2044. Redevelopment Agency assistance provided to TCHA for this project also requires 55 year affordability term according to the adopted Development and Disposition Agreement. Therefore, these units are not "at risk" of becoming market rate during this planning period.

Local/Redevelopment Agency Assisted Projects.

There are no Redevelopment Agency, local or Community Development Block Grant Program funded projects in the "at-risk" category.

Based on the above, there are no assisted housing projects located in Visalia which are at risk of losing subsidies from the local, state or federal government within the next ten (10) years.

Production of New Rental Housing

Housing Element Law requires an analysis of at-risk units, and an estimate of the total cost to produce new rental housing comparable in size and rent levels to replace units that could change from low-income to market-rate housing. The Housing Element Law also requires an

estimated cost of preserving the units versus the construction of new units for replacement of assisted housing developments. A cost analysis of constructing a 20 unit apartment complex which averages 950 sq. ft. per unit is as follows:

1.	Land cost.	\$ 78,750
	Zoned R-M-2; 3,500 sq. ft. per unit (approximately 1-3/4 acres)	
2.	Construction cost.	\$ 760,000
	\$40 per sq. ft. x 950 sq. ft. per unit x 20 units	
3.	Infrastructure improvements/ required amenities	\$ 150,000
4.	Fees, construction loans, other. . .	\$ 55,000
TOTAL		\$1,043,750

Based on the above, in the City of Visalia, the replacement cost for "at-risk" housing is approximately \$52,200 per unit, in 1991 figures. Under conventional financing, each unit would require first year subsidies equal to approximately \$200 per month to be affordable to very low income households and \$150 per month to be affordable to lower income households. These could be met by a combination of Investment Tax Credits, low cost financing, land write-down, or other combinations of methods. The precise financing plan would have to be determined at the time such units became at risk since State, federal and local authorizations for such assistance change from year to year.

The cost to construct units to replace Sigma Acres containing 65 units based on the above replacement cost analysis is approximately \$3,393,000. The cost to newly construct units to replace the Visalia Garden Apartments containing 48 units is approximately \$2,505,600. Based on the Board of Realtors Multiple Listing Service for the same time period, the fair market value of these units for purchase and preservation as affordable housing would be as follows:

Sigma Acres - \$893,750
Visalia Garden Apartment - \$660,000

Adding an annual inflation value of 3% per year to 1994 when the units become "at risk", the fair market value is estimated at \$976,625 and \$721,200 respectively. The City's plan for preserving these units would be as follows:

1. The City will monitor the units to determine if the owner desires to pre-pay the mortgages and/or convert the units to "market rate". The City would monitor these projects beginning in May 1993. Under LIHPRHA, owners are required to provide a notice to the City of Visalia of the intent to pre-pay at least one year in advance of the proposed conversion. The City, through its Community Development Department, would monitor such notices.
2. In the event that such notice is given, the City would make application to the State for HOME funds to preserve the units, or other funding sources as they are available. The City would also consider the use of funds such as LIHPRHA funds, Redevelopment Agency Set-Aside funds, CDBG funds HOPE II funds (as appropriate) in preserving these units.
3. The City would work with the owner and interested community agencies to maintain the affordable housing stock. This could be in the form of subsidies, direct purchase and resale to an interested non-profit housing organization, or a combination of methods aimed at preserving this housing.

Acquisition and Management

Housing Element Law states that the analysis shall also identify public and private nonprofit corporations known to the local government which have legal and managerial capacity, and interest in acquiring and managing assisted housing developments. Following is a list of such agencies:

1. Tulare County Housing Authority (TCHA). The TCHA currently owns and/or manages over 700 units of affordable housing within the Visalia Community.
2. Visalia Community Redevelopment Agency (VCRA). The VCRA utilizes redevelopment tax increment low and moderate income housing set aside funds to acquire, construct and rehabilitate housing for lower income households.

3. City of Visalia Development Services Department. The City of Visalia Development Services Department's Redevelopment Agency coordinates the Community Development Block Grant Program which offers housing rehabilitation opportunities and replacement housing programs for lower income households. The Rental Rehabilitation Programs which provide funds to rehabilitate multi-family residential units of lower income tenants are also administered through the Department.
4. Kaweah Management Company. Working in conjunction with the TCHA, the Kaweah Management Company is a non-profit corporation organized to provide and expand affordable housing opportunities within Tulare County.
5. Visalians Interested in Affordable Housing (VIAH). This non-profit corporation was established for the purpose of constructing new affordable owner-occupied housing units for lower income households within the community. VIAH has produced 300 units of affordable housing over the past 10 years.
6. Self Help Enterprises (SHE). SHE provides a variety of housing assistance programs to lower income households, including a weatherization program, extensive rehabilitation program, and a new housing construction program utilizing sweat-equity down payment assistance. SHE also develops and owns multi-family projects.
7. Catholic Social Services. Catholic Social Services provides a variety of social services the homeless population, including meals, transportation, employment assistance, health screening, and temporary housing assistance.
8. Proteus Training and Employment, Inc. This organization provides tenant assistance, administers an energy conservation program, and provides staff and grant administration for many of the community's homeless programs.
9. Community Services and Employment Training, Inc. (C-SET) The community action agency for Tulare County, C-Set administers the Community Services Block Grant which provides support for two emergency shelters and other housing related services. In addition, C-Set administers the Emergency Food and Shelter Program for its Local Board and operates energy conservation programs, McKinney programs for homeless persons including tenant assistance, and an Emergency Shelter Program (ESP) project, i.e. the Tulare Transitional Shelter Program.

Of these agencies, the Tulare County Housing Authority, Kaweah Management Company, VIAH and Self-Help Enterprises are regularly involved in the construction, management and oversight of multi-family and single-family housing development projects and could manage "at-risk" units in order to preserve the units if the need existed.

Funding Sources

Finally, Housing Element Law states that the analysis shall identify and consider the use of all federal, state, and local financing and subsidy programs which can be used to preserve assisted housing developments for lower income households. The following funding sources are available in the City of Visalia for this purpose as replacement housing becomes necessary:

1. Community Development Block Grant (CDBG) Program. The U. S. Department of Housing and Urban Development (HUD) provides an annual allocation to the City of Visalia in the approximate amount of \$600,000. These funds can be utilized for replacement housing for substandard housing, rehabilitation of lower income owner-occupied and rental-occupied housing units, and other programs that assist households with incomes at or below 80% of median income.
2. Redevelopment Tax Increment Housing Set Aside Funds. These funds can be utilized to provide acquisition, construction and rehabilitation of housing developments that are available to low and very low income households. Twenty percent (20%) of the incremental tax revenues derived from redevelopment project areas must be used for the provision of affordable housing within the community to residents whose income does not exceed 120% of median income.. The amount from this funding source is approximately \$300,000 per year.
3. HOME Program. The City anticipates receiving a HOME allocation of approximately \$750,000 annually from the State for new construction of affordable housing, including the development of single room occupancy (SRO) units; tenant assistance; first time home buyer assistance; and for acquisition and rehabilitation of affordable housing units. At least 90% of the households assisted must be at or below 60% of median income.
4. State Housing and Community Development (HCD) Program. The City anticipates utilizing funds from the State HCD, such as CHRP-O and CHRP-R (rehabilitation programs for owner and renter occupied units); the California Homeownership Assistance Program (CHAP) for the provision of affordable housing opportunities for lower income households; and the State Rental Housing

Construction Program. The amount of funding allocated is on a project-by-project basis.

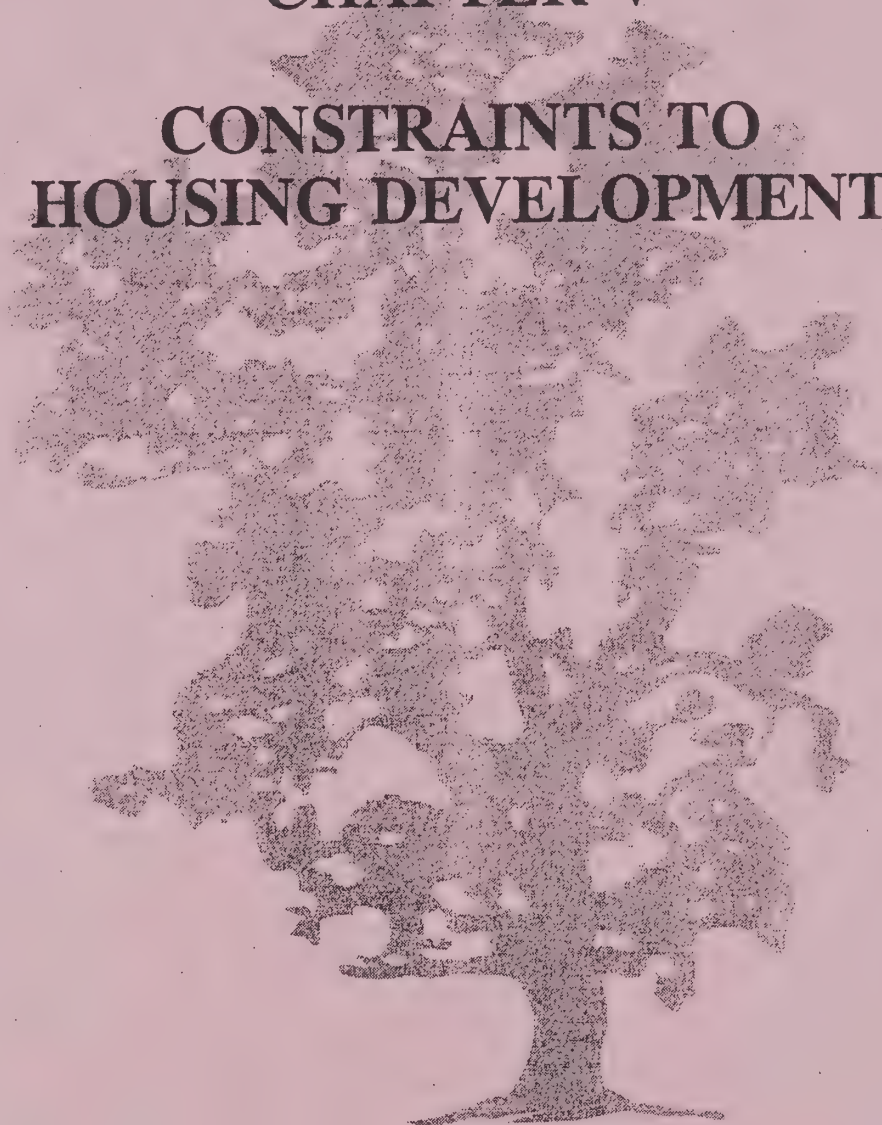
5. Investment Tax Credits. The City anticipates that private developers will compete for authorization for Investment Tax Credits for local projects. This mechanism provides annual tax benefits which partially offset negative cash flows in affordable housing projects.
6. Low Income Housing Preservation and Resident Homeownership Act (LIHPRHA) LIHPRHA requires that all eligible HUD Section 236 and Section 221(d) projects "at risk" of conversion to market rate rental housing through the mortgage prepayment option be subject to LIHPRHA incentives. The incentives to owners include HUD subsidies which guarantee owners an 8% annual return on equity. Owners must file a Plan of Action to obtain these incentives or offer the project for sale to a) non-profit organizations, b) tenants, or c) public bodies for a 12-month period followed by an additional 3-month sale to other purchasers. Only then are owners eligible to prepay the subsidized mortgages. The LIHPRHA requirements will be coordinated locally through the Visalia Community Redevelopment Agency should property owners opt for prepayment of these loans.

Implementation/Recommendations

In the event replacement housing is needed, the Visalia Community Redevelopment Agency, in conjunction with recommendations from the Housing Advisory Task Force, Citizens Advisory Committee, and Planning Commission, would review and approve the preservation of projects and the construction of new or replacement housing developments on a case-by-case basis. Although two projects are categorized as "at-risk" projects, the City does not anticipate conversion of these units based on conversations with the owners during this planning period. The City's goal is to conserve 113 units of affordable housing which could be "at-risk" over the next ten years.

CHAPTER V

**CONSTRAINTS TO
HOUSING DEVELOPMENT**



CHAPTER V

CONSTRAINTS TO HOUSING CONSTRUCTION

Introduction

The development industry is faced with a variety of constraints in the construction of new housing. These constraints limit the number and increase the cost of housing units which are constructed and may be loosely classified as governmental and non-governmental, although there is a strong interrelationship between these factors.

Governmental Constraints

Governmental constraints are potential and actual policies, standards, requirements, fees, or actions imposed by the various levels of government on development which serve to insure public safety and welfare with respect to housing construction and land use issues. Federal and State programs and agencies play a role in the imposition of non-local governmental constraints and are beyond the influence of local government, and therefore cannot be effectively addressed in this document. Analysis of potential local governmental constraints are as follows:

Land Use Controls. Land use controls are minimum standards included within City Zoning and Subdivision Ordinances. Zoning is a means of ensuring that the land uses in the community are properly situated in relation to one another and providing adequate space for each type of development. Zoning regulations also control such features as height and bulk of buildings, lot area, yard setbacks, population density, the building use, etc. If zoning standards are significantly more rigid than private sector design standards and do not allow sufficient land use flexibility, then development costs could increase and housing production may decrease.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the City to control the internal design of each new subdivision so that its pattern of streets, lots, public utilities, etc. will be safe, pleasant and economical to maintain. Overly restrictive standards will result in greater land development costs and/or lack of development interest. The land use controls in Visalia are comparable to controls in effect within the Central Valley. Several issues have been identified, however, which the development community has indicated may adversely affect affordable housing production: 1) restrictions on use of smaller lot sizes in subdivisions (use of 5,000 sq. ft. lots); 2) lack of flexible "modified residential standards" on infill lots; and, 3) permit processing and requirement for conditional use permit for multi-family development. Land use controls are detailed in Appendix D.

For single family and multi family development projects, the development must be consistent with zoning; i.e, R-M-2 or R-M-3 for multi-family developments, R-1-4.5, R-1-6, R-1-12.5 or R-1-20 for single family residential units, PUDs, etc. The density for each zone is discussed in Chapter 3 and is as follows:

Rural	R-1-12.5	3-4 units/acre
	R-1-20	1-2 units/acre
Stand. SFR	R-1-6	5-7 units/acre
PUD/Condo	R-1-4.5	10-15 units/acre
Medium Density	R-M-2	10-15 units/acre
High Density	R-M-3	15-29 units/acre

The City has no lot coverage ratio requirements. Side yard, front yard and rear yard setbacks are 5 ft., 25 ft. and 25 ft. respectively for R-1-6 and R-M-2 developments; 5 ft. per story, 15 ft. and 15 ft. respectively for R-M-3; and 8 ft., 10 ft. and 5 ft. respectively for individual mobile home lots within the City. For corner lots, there is a 10 ft. side yard setback. Height restrictions vary from 30 ft. in R-M-2 and R-1 areas to 35 ft. in R-M-3 area.

Open space requirements are a minimum 5% of developable space for PUDs. For multi-family developments, open space and recreational facility requirements are governed by the CUP and public review process on a site by site basis. Patio areas that are open on 3 sides constitute open space for purposes of these requirements. Patios that are open on only 2 sides count towards 50% of the open space requirements.

Parking requirements vary from 1.5 parking spaces per apartment, condo or PUD unit to 2 parking spaces for single family residential units. Senior apartments only require 1 parking space per dwelling unit.

The City has also adopted a Density Bonus Ordinance which allows increased density based on the number of units set aside for lower-income families. The Ordinance is included in Appendix G to this document. Mobilehomes are governed by Article 14 of the Zoning Ordinance included in the Appendices. Second "granny" units are limited to R-1 and R-A zoned properties. There is a maximum 1 second unit per lot with a 850 square ft. maximum building

space. A covenant must be signed and recorded for second dwelling units that requires one of the dwelling units on the site to be occupied by either a disabled or an elderly person. A maximum of 2 bedrooms is permitted on the second unit.

Potential constraints to mobile home subdivisions include the CUP application process requirements which add approximately \$1,400 to the cost of development. The time is approximately the same for standard and CUP project reviews. Potential constraints to the development of multi-family housing development projects include the CUP application process requirement for projects containing over 11 units. Again, the fee for development under a CUP is \$1,400 per project.

On-site and off-site improvements are discussed on the following page under Site Improvement. With the passage of Proposition 13 legislation, City's must pay for the cost of such off-site street improvements such as street lights, curbs, gutters, sidewalks, fire hydrants, traffic signalization, etc. at the time new developments are being constructed. Only those items essential to the public's health, safety and welfare relating to the development are required to be made by the developer at the time of construction. Fees for such improvements are included in Appendix D.

Following is an outline of the permit processing procedure:

1. Conceptual tentative subdivision maps are submitted to a City Site Plan Review Committee which defines the scope of the project, infrastructure requirements and construction issues.
2. The developer revises the tentative subdivision map to comply with the issues and infrastructure requirements. He/she re-submits the tentative subdivision map for approval by the Site Plan Review Committee. (The Site Plan Review Committee has authorizing representatives from each of the affected permit issuing department in the City.)
3. The developer then submits the approved tentative subdivision map to the Planning Department for application to the Planning Commission. The Planning Commission schedules a Public Hearing and afterwards approves the tentative subdivision map.
4. The developer works with the City's Engineering Department to develop an Improvement Plan, Final Subdivision Map, and Subdivision agreement along with bonding requirements.
5. The Subdivision Agreement goes to City Council for approval, and the City Council approves the final map, and accepts the Rights of Way for the subdivision.

6. The Final Map is recorded at the County Records Office.
7. Building permits are issued based on the final map approval.

For PUDs and CUPs, the tentative subdivision map process is completed concurrently with the CUP approval. The entire review process can be completed in 2 months and usually takes between 60 to 90 days.

Although currently not in place, one of the objectives of this Housing Element is a "priority permit process" whereby high priority projects, including affordable housing, are reviewed and approved in a priority method and at a faster rate than standard development projects.

Building Codes. Building Codes regulate the physical construction of dwellings and include plumbing, electrical and mechanical improvements. The City enforces the Uniform Building Code, as established by State law, and has little control over these standards. Amendments the City has made to the Uniform Building Code pertain to improving safety standards and inspection scheduling.

The Community Development Department is responsible for the enforcement of the Uniform Building Code in the City. Building code enforcement is basically conducted through scheduled inspections of new construction, remodeling, and rehabilitation projects. Inspections are also conducted in response to public complaints or an inspector's observation that construction is occurring without proper permits.

The County Health Department has the primary authority for enforcement of the Health and Safety Code as it pertains to substandard housing. The Department receives referrals of possible Code violations from other public agencies such as the Department of Social Services, schools, and Fire Departments. The majority of violations are addressed as a result of complaints, since staffing limitations make routine surveillance fiscally impossible.

Site Improvement. Site improvements are regulated by the Subdivision Ordinance and through conditions and standards imposed through the City Site Plan Review process. Site improvements include such things as required off-street parking, landscaping, walls, sewer and water systems, etc. To reduce housing costs, the City attempts to require only those improvements that are deemed necessary to maintain public health, safety, and welfare.

Fees. Although development fees do contribute to the total cost of development, and therefore housing, the extent to which these costs are passed on to the consumer depends on price sensitivity of each housing type and the ability of housing developers to absorb such cost

increases and still maintain acceptable profit margins. Where increased costs cannot be absorbed by the developer or consumer, housing production will decline. In "price sensitive" markets, such as that for affordable housing, when increased costs cannot be absorbed by the developer, or products modified to compensate the developer, affordable housing is not built.

Based on the City's Schedule of Fees for 1991 (see Appendix C), the building permit and plan check fees for a basic 1200 square foot home, with two bathrooms and a two-car garage on a lot already zoned for residential development would be approximately \$2,034. School fees currently add \$1,627, bringing the total to \$3,661. If the total building and land costs were \$77,900 for that home, the fees would be 4.7 percent of the total. Scheduled increases in those fees effective in July 1992 (\$648 for school fees and \$100 for City fees) will bring this total to approximately \$4,800, or 6.2 percent of the total price of the house if the fees are completely passed on. In Visalia in 1984, such fees were approximately 2.5 percent of the price of a new home. In comparison, government fees represented an average of five (5) percent of the total cost of construction for single family homes in California in 1985. It should be noted that in addition to building permit and plan check fees significant amounts are assessed for capital fees, parks, circulation, sewer, storm drain, utility improvements, LAFCO, Department of Fish and Game, Airport, and Air Quality Board. These amounts significantly affect the cost of the final housing product. Some of these fees are outside of the control of the local jurisdiction.

Processing. In some jurisdictions, processing applications can affect the cost of housing and be seen as a constraint. Appropriately designed house plans, which reflect building and safety codes, can be processed in three to four (3-4) weeks. A conservative, "no frills" tentative subdivision map application, with no additional requirements or concurrent applications, could be approved in approximately two (2) months. However, more complex applications, i.e. conditional use permits or larger housing projects, can take longer. Routine building inspections can be accommodated within two to three (2-3) days. More complex applications, especially those requiring additional legislative approval or site constraints, however, can take a greater amount of time to resolve.

Non-Governmental Constraints

Non-governmental constraints are those which are generated by the private sector and which are beyond the control of local governments. Some of the impacts of non-governmental constraints can be offset to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area. Non-governmental constraints to affordable housing in Visalia consist of four major factors: price of land, availability and cost of financing, cost of construction, and subdivision regulations.

The City has a limited ability to influence these factors. Land costs are impacted by the number of adequate sites that are available. The City has designated large amounts of land for residential uses, although not all land is currently annexed, properly zoned or able to be served by planned infrastructure in the immediate future. Regional demand and costs have a greater impact on land costs. Construction and financing costs are also determined at the regional, state, and national levels by a variety of private and public actions which are not controlled by the City.

The major barrier to providing housing for all economic segments of the community concerns the nature of the housing market itself. Development costs have risen to the point where affordable housing to all economic segments of the community is difficult to provide in Visalia.

Availability and Cost of Financing. Interest rates for both construction and take-out financing have more impact on the cost of housing than any other factor. Interest rates, coupled with the availability of financing, play a large part in housing affordability. An analysis of the components of the monthly housing costs for a single family house costing \$77,900 (for example), financed at 10 percent for 30 years, indicates that a 10 percent reduction in land and development costs results in a 10 percent reduction in monthly payment, while a 1.0 percentage point reduction in the take-out financing interest rate would result in an 8.3 percent reduction in the monthly payment for principal and interest.

Lending for the construction of rental housing is further constrained by lending institutions reserve requirements, equity requirements, and underwriting criteria. Most institutions, in fact, prefer to finance or refinance "seasoned" projects with stable revenue and expenses rather than new projects. These factors affect the ultimate rate of return to rental housing producers and these lower returns, coupled with higher risk, adversely affect multi-family residential construction.

Visalia has been somewhat insulated from the recession affecting many areas of the country. In general, building activity in the area is slowing down, but not at the rate typical of many counties in the state, which is a sign that the economy is on good footing. This is especially true for the single-family housing market where financing is readily available to qualified buyers. According to a local realtor, much of this housing activity is financed by local money where lenders understand the strong market here.

Local governments have a variety of assistance programs for the home buyer and for the developer. In the past, this was accomplished primarily through the sale of mortgage revenue bonds, but the present economic situation coupled with changes in federal law governing the issuance of such bonds, makes this alternative more and more difficult, particularly for purchase

of single family housing. Current assistance programs include land write-downs, interest subsidies, and the development of first time home buyers assistance programs for lower income households.

As mentioned in Chapter 2, all lenders in the community indicate that they are complying with Community Reinvestment Act (CRA) requirements which prohibit discrimination or "redlining" of ethnic populations, lower income groups or by age or area of the neighborhood. Local lenders participate on the Community Lenders Council (CLC) which presents information semi-annually to potential homeowners and at least annually to all CLC members regarding fair lending practices and CRA requirements. These requirements are detailed in the Appendices.

Price of Land. According to the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development cost. Since the mid-1960s, raw land has cost significantly more in California than in the rest of the United States. Land within the Visalia City limits is currently selling for approximately \$32,670 to \$64,000 per acre. This bare land cost could conceivably result in a 6000 square foot lot having a land cost (not including improvements or carrying costs) of \$6,000 to \$11,750, or 7.7 to 15.1 percent of a 1200 square foot finished home costing around \$77,900.

Short term measures dealing with land costs which are available to local governments include the use of the Redevelopment Agency's funds to write down land costs, and utilization of government-owned, surplus land for housing projects. Long term measures include the designation of adequate land and planning and implementation of needed infrastructure. In both cases, the kind of housing most likely to benefit is assisted, low-income housing funded through a State or Federal program.

Cost of Construction. Rising costs of labor and materials have contributed to the non-governmental constraints on housing development and improvement. These costs were a substantial part of the increased housing costs during the 1980s. Builders passed those increases along to the home buyer or renter.

The cost of residential construction in Visalia is still relatively low. In 1990, a modest tract home could be built for approximately \$35-40 per square foot. In recent years, local governments have faced the increasingly difficult task of trying to finance the cost of infrastructure since the passage of Proposition 13. Infrastructure costs can no longer practically be passed on to the taxpayer through property tax backed general or special obligation bonds by the local jurisdiction. The incremental cost of these facilities has been partially financed through impact fees; however, typically these costs are passed along by increasing the cost of housing and rents.

Other methods that can be used by jurisdictions to promote the construction of affordable housing include allowing smaller lots, reducing processing fees, and reducing processing time. Lot size and improvement concessions need to consider possible site-specific characteristics such as soil quality and drainage capacity before they are granted. Reducing fees can have a significant effect on housing costs in those jurisdictions where the fees represent a large percentage of the overall cost. This option might be considered for developers who would assure that housing developed with such concessions would be kept affordable to lower income households for long periods of time.

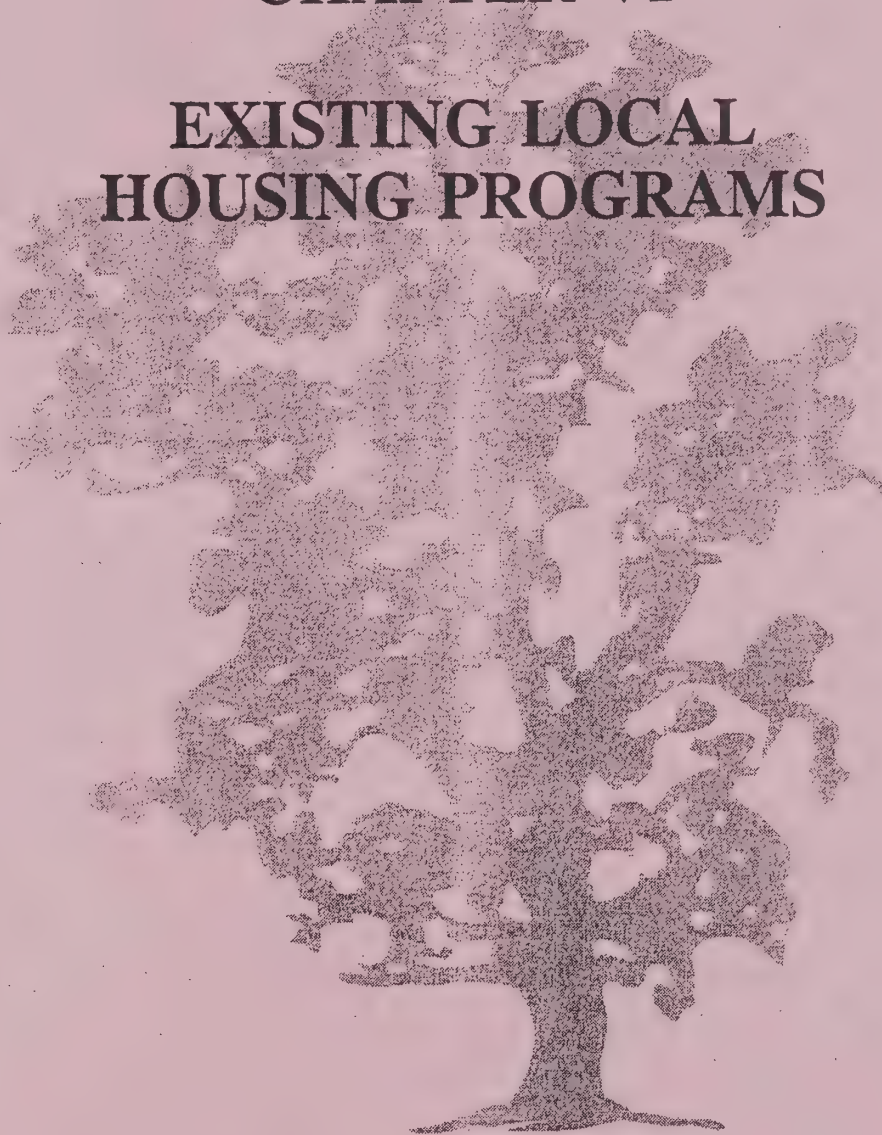
Life Style The increase in housing costs during the 1980s was partially due to consumer preference and life style expectations. The size of the typical single family house increased and the amenities included in the housing package changed, as well as number of bedrooms and size of living areas. All of these life style choices have costs associated with them. The trends emerging now, due to governmental and non-governmental constraints and the resulting increase in housing costs, are towards smaller units, smaller lots, and alternatives to the single family detached dwelling units.

Although the consumer preference may still tend toward the desire to own a single family home, households are now more willing to accept alternatives to that life style, mostly out of necessity. Local government can assist this change by permitting higher densities and innovative approaches such as zero-lot-line housing and smaller lots on a case by case basis.

In general, the costs of land and construction are lower in Visalia than they are for the state as a whole. Median household income is also lower in Visalia, which tends to keep housing cost lower relative to income. In conclusion, the cost of housing is affected by a variety of forces from both the public and private sectors. While some of these factors, such as developer fees, are within the control of local government, others such as obtaining much needed State and Federal funds to make housing affordable to City residents are not.

CHAPTER VI

EXISTING LOCAL HOUSING PROGRAMS



CHAPTER VI

EXISTING LOCAL HOUSING PROGRAMS

INTRODUCTION

This chapter surveys local programs and the local agencies administering these programs, which are working toward the preservation and development of affordable housing within the City of Visalia. This topic will be addressed first by summarizing local housing programs under the headings of the primary agencies which administer them. These agencies include the City of Visalia, the County of Tulare, the Tulare County Housing Authority (TCHA), and the Federal Department of Housing and Urban Development (HUD). A list of the programs follows, indicating the number of units assisted by these agencies.

The subject of local housing programs is a complicated one. There are many more programs than are feasible to present in this chapter. For more detailed information, refer to the 1992-1997 Comprehensive Housing Affordability Strategy (CHAS) or contact the primary agencies. Another difficulty in compiling and relating data by agency or programs is that often more than one program may be involved in a project. Additionally, more than one agency may work to administer, finance, and determine eligibility for a program. The program summary is presented in a manner intended to reduce confusion by simplifying the complex interrelationships between programs.

Facts presented in the following section have been made available by the agencies administering the various programs. Consequently, the data is not uniformly consistent. Currently, there is no centralized data collection with respect to housing information. Therefore, this chapter is not intended to be a complete and comprehensive listing of programs. Rather, it is a survey and synopsis prepared to initiate an understanding of existing programs and to direct those desiring more detailed information to the proper agency.

Specific Programs & Resources Available for Addressing Priorities

The purpose of this section is to describe the various programs and identify their strength and weaknesses. Where information is available, annual and/or five (5) year projections are provided.

A number of federal, state and local programs are available to address housing needs identified in the previous Chapter. However, there is some uncertainty as to the future available resources and programmatic requirements currently forthcoming from federal programs (such as HOME and HOPE). Therefore, the majority of the City's strategy is based on familiar resources that are quantifiable and predictable in terms of results. Additional resources and programs, especially at the federal level, will need to be developed if housing problems are to be resolved during the next five (5) years. It should be noted that in the analysis of available funding resources and programs there do not appear to be any underserved geographic areas or ethnic populations for new construction or rehabilitation.

Available resources and programs which can be expected to assist the City in meeting the housing needs identified in the City's Housing Element and implementation of the CHAS include:

1. Community Development Block Grant (CDBG)

The CDBG Program provides an annual grant of approximately \$600,000 along with about \$200,000 generated from Program Income (repayment of deferred and low interest rehabilitation loans). A total of about \$1,576,708 will be available for housing programs and grant administration during the 1992 Program Year in accordance with CDBG regulations.

The CDBG Program currently funds the following programs:

New Construction. Through the Replacement Housing Program, approximately \$200,000 is set aside annually to assist in the construction of new housing for lower income households when the cost of rehabilitation of existing homes is not cost-effective. This program completes approximately 4 homes per year.

Rehabilitation Loan Program. Deferred and low interest loans are available to lower income households who own and occupy their own single family residence. Approximately \$250,000 is available annually for this program, which enables the City to rehabilitate approximately 30 units annually.

Rental Rehabilitation Program. The City provides low interest loans and deferred forgivable loans to owners of rental units occupied by lower income households. Approximately 30 units are completed annually through this Program. It is anticipated that HOME funds will replace CDBG and Rental Rehabilitation Program funds for this purpose in the upcoming year.

Senior Home Minor Repair Program. This program assists elderly and disabled home owners with minor home repairs. Approximately \$55,000 is allocated annually, which assists nearly 500 units each year. The funds provide labor for the repairs, and home owners are responsible for the purchase of all materials and supplies necessary to complete the repairs.

2. Tulare County Housing Authority (TCHA).

The TCHA is the community's public housing agency administering the Section 8 rental subsidy program along with other, related, public housing programs. More than 500 Section 8 certificates and vouchers are administered each month through this Agency.

TCHA also has an on-going program to upgrade, rehabilitate and modernize its housing units. This is accomplished through a Public Housing Comprehensive Grant Program which rehabilitates an average of 61 units per year. An allocation of \$1.2 million was allocated for this purpose for a five year rehabilitation effort.

3. Visalia Community Redevelopment Agency (VCRA)

The VCRA administers the Housing Set-Aside Fund generated by the City's Redevelopment Project Areas. A minimum of twenty percent (20%) of all tax increment funds received by the VCRA is required to be set aside for preservation and expansion of affordable housing. Approximately \$200,000 will be available annually for this purpose.

4. Visalians Interested in Affordable Housing (VIAH).

VIAH is a non-profit corporation established to develop community-based affordable housing. VIAH primarily assists in the construction of new owner-occupied single family residential housing for low to moderate income persons and families with incomes up to 120% of county-wide median income. VIAH builds approximately 30 affordable housing units each year.

5. Proteus Training & Employment, Inc.

This organization provides tenant assistance, administers an energy conservation program, and provides staff and grant administration for many of the communities homeless programs. Proteus also assists with the development of farm worker housing.

6. Community Services & Employment Training (C-SET)

This organization provides direct tenant assistance through emergency energy payments, training and employment opportunities, and other housing and homeless programs.

7. Visalia Emergency Aid (VEA)

VEA operates programs to address the daily emergency needs of homeless persons.

8. Self-Help Enterprises (SHE)

SHE provides weatherization, rehabilitation and home owner assistance to local low income households. Also, its new construction division arranges for financing and project development to enable low income families to own their own homes through a sweat equity program, and constructs multi-family projects.

Many other providers, in one capacity or another, also address local needs. For example, the Visalia Association of Realtors sponsors a "Paint-A-Home" Program to upgrade and beautify neighborhoods in Visalia. The Program assists approximately 2-3 units per year. This organization also sponsors a graffiti eradication program. The City of Visalia also sponsors housing-related programs which assist in upgrading and preserving the housing stock and surrounding amenities. These include an historic preservation program for historic homes in Redevelopment areas; housing relocation program which relocates homes that would otherwise be demolished to vacant lots within the community; Dump-On-Us Program which operates a refuse recovery program in lower income areas for collecting and disposing of unwanted appliances, tree trimmings, etc; Sidewalk and Alley Repair Program; and target area improvements which provide new improvements, excluding curbs, gutters and sidewalks in lower income neighborhoods. The Visalia Rescue Mission provides emergency shelter and transitional housing for the City's male homeless population. V.I.S.A.L.I.A. (Victory In Sight Abets Love In Action) assists ex-offenders in securing transitional and permanent low income housing. Catholic Social Services also provides temporary shelter for the homeless population, and transitional affordable housing to very low income households, along with appropriate ancillary services.

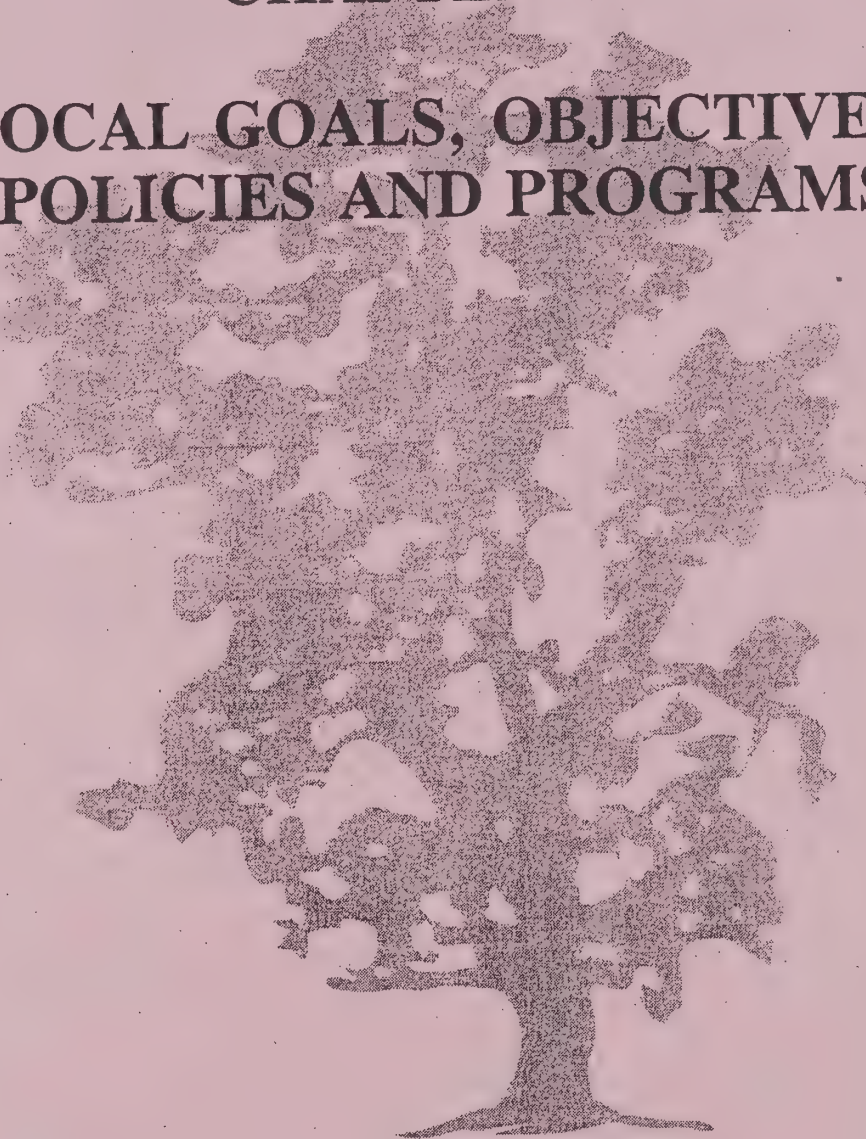
The City also provides a forum for discussion and resolution of community housing issues through the following:

- (a) Housing Advisory Board appointed by the City Council to advise the Council on housing related issues.

- (b) Mobile Home Mediation Board appointed by the City Council to provide a forum for homeowners and park owners to resolve their unique issues (this was done in lieu of rent controls). City staff also serves as an ombudsman for mobile home park issues.
- (c) Fair Housing Hot Line provided by the Redevelopment Agency to refer tenants to appropriate assistance in cases of tenant/landlord dispute.
- (d) Friends of the Homeless is a consortium of public agencies and non-profit organizations designed to identify and coordinate efforts to assist the homeless.
- (e) Community Lending Council is a board composed of representatives from local financial institutions. It identifies lending requirements and programs that will increase the availability of credit to low income households.

CHAPTER VII

LOCAL GOALS, OBJECTIVES, POLICIES AND PROGRAMS



CHAPTER VII

GOALS, OBJECTIVES, POLICIES, AND PROGRAMS

INTRODUCTION

This Chapter describes housing goals, objectives, policies, and programs for the City of Visalia. A goal is defined as a general statement of the highest aspirations of the community. An objective is a measurable means of obtaining a goal and represents an end result toward which effort is directed. A policy is a course of action chosen from among many possible alternatives. It guides decision-making and provides a framework around which the housing programs operate. A program is a specific action which implements the policy and moves the community toward the achievement of its goals. Programs are a part of the City's five-year action plan. This combination of goals, objectives, policies, and programs constitutes the City's local housing strategy.

According to the California state-wide Housing Plan Update, it is the goal of the State to "ensure to all Californians the opportunity to obtain safe, adequate housing in a suitable living environment".

The City of Visalia subscribes to this goal and obtains direction from it in formulating its own goals. Additionally, the State Department of Housing and Community Development has established the following four primary goals:

- provision of new housing;
- preservation of existing housing and neighborhoods;
- reduction of housing costs; and
- improvement of housing conditions for special needs groups.

1984 HOUSING ELEMENT - PROGRAM PROGRESS

The following section provides a description of the 1984 Housing Element's objectives, policies and programs including what progress has been made toward their implementation since 1984.

Objective 1:

The City will, to the extent such actions are compatible with the City's mission statement of providing a "clean, safe, well-managed, financially sound, and environmentally pleasant City in which to live", remove any constraints which the City's development policies and ordinances may place on housing providers, with the exception of those restrictions necessary to protect the public's health, safety, and welfare.

Policy 1.1:

The City will undertake a comprehensive review of all development policies affecting housing, including the General Plan (Land Use and Circulation, Open Space and Recreation, and Historic Preservation Elements), specific plans (Northeast, Modoc), infrastructure and improvement requirements, and fees. These policies will be revised to eliminate as many governmental constraints as possible. It shall be the City's policy to undertake this review periodically, on an ongoing basis. The recommendations of the Housing Task Force shall serve as guidelines for these revisions.

Programs

- A. Conduct a review of all land use and zoning policies with particular attention paid to the following:
 - 1. Wherever feasible, substitute administrative review of development proposals for Planning Commission and City Council discretionary review processes.
 - 2. Increase the density of the basic single family zone within the City to a more appropriate level.
 - 3. Ensure that an adequate supply of land zoned for multi-family development and manufactured housing (including mobile home parks) exists.

Progress:

- 1. Not completed. Zoning ordinance currently under review.

2. Recent adoption of the 1991 Land Use Element authorizes the increase in the practical density of projects in single family zones through use of mixed density projects. Increase in density above the one unit per 6,000 feet minimum is also now permitted City-wide subject to the existence of special site conditions, density bonus program, or preparation of a specific plan which includes accommodation of unmet housing needs for low and moderate income families. The "basic density" of the single-family zone, however, has not changed.
 3. Adequate land has been designated in the 1991 Land Use Element.
- B. Undertake a comprehensive review of City infrastructure policies and improvement standards required of developers, including subdivision improvements, open space requirements, PRD policies, sewer extensions, etc.

Progress:

Comprehensive evaluations have been made of storage water, parks, circulation and sewage processing. A new subdivision ordinance has also been adopted, as well as a new Conservation, Open Space, Recreation and Parks Element of the General Plan.

- C. Undertake a comprehensive review of all development policies and standards of the Northeast Plan, including amenities, improvement standards, fee structure, and sewer allocation policies.

Progress:

Completed.

- D. Review all City development fees, including impact fees, acreage charges, Quimby fees, etc.; particular attention will be paid to the fee structure within infill areas.

Progress:

Fees have been evaluated and, in most cases, increased as a result of Program 1.1.B. No special consideration has been given to infill properties.

- E. Undertake a comprehensive revision of the subdivision ordinance with regard to residential development standards.

Progress:

Completed.

Policy 1.2:

The City shall facilitate and assist in the development of potential infill and redevelopment sites.

Programs

- A. Initiate an ongoing infill/redevelopment site identification project which will identify, in order of priority, larger undeveloped areas which have infill potential; smaller undeveloped parcels; under-utilized, existing lots with potential for re-subdivision; and previously developed vacant lots in existing subdivisions with all utilities available. Areas with redevelopment potential include areas of blighted residential uses, under-utilized or vacant commercial/industrial areas, and potential high density housing sites in and near the downtown core.

Progress:

Such areas have been identified, along with the environmental impacts of their development, in the Project Plans for the Central Visalia (1989), East Visalia (1986), and Mooney Boulevard (1987) Redevelopment Project Areas. No prioritization has been done for these sites.

- B. Consult with the development and real estate communities to ascertain appropriate zoning densities for infill and redevelopment sites identified under Program 1.2.A. This program will involve a number of discussions between City staff and the private sector in order to balance public and community concerns with private market needs; the objective is to identify optimum development densities for these sites.

Progress:

Not completed to date. The Redevelopment Agency is, however, undertaking the development of Neighborhood Development Plans for selected areas which will involve such citizen participation.

- C. In conjunction with the identification of potential infill and redevelopment sites, initiate a comprehensive neighborhood planning effort involving both the City and individual neighborhood residents and organizations. In addition to determining appropriate infill sites and densities, this planning effort should seek to identify the need for and feasibility of various rehabilitation programs, public housing programs, other housing assistance, commercial revitalization, and general social and physical needs of neighborhood residents.

Progress:

See Program 1.2.B above.

- D. Initiate appropriate regulatory actions, including zoning, General Plan amendments, etc., as infill and redevelopment sites are identified and neighborhood planning efforts proceed.

Progress:

Land use designations have been changed. Zoning and Neighborhood Development Plans are in process.

Policy 1.3:

It shall be the policy of the City to ensure that the capacity of its wastewater treatment plant and major sewer trunk lines will remain at an adequate level to support continued residential development. The capacity of the treatment plant and collection system will not be allowed to diminish to the point where it becomes a constraint on the production of housing.

Progress:

The Treatment Plant Expansion Plan has been approved and the financing plan is currently underway, along with the environmental review. Sewage capacity currently acts as a constraint to the northwest and southeast portions of the community.

Objective 2:

Assist housing providers to meet the projected need for new housing and that portion of the existing needs of all economic segments of the community. This involves the construction of 7,079 new dwelling units: 1,608 units for very low income; 1,482 for low income; and 1,301 for moderate income households. Total units constructed was 6,405 (4,818 SFR and 1,587 MFR): 321 low, 204 very low, and 5,880 moderate income and above units.

Policy 2.1:

The City shall actively research and apply for all available federal and state funding programs for financing and constructing low and moderate income housing.

Programs

- A. Initiate a mortgage revenue bond program and apply for a continuing allocation of bonding power for this purpose through state agencies. The City is presently in the process of making its first application to the State for an allocation of bonding power for this purpose. The City will continue to pursue a maximum allocation on a yearly basis for as long as this program exists. The City will apply for multiple family revenue bonds, as well as single family bonds, in order to help reduce the cost of new rental housing stock.

Progress:

Two single-family Mortgage Revenue Bonds were issued. A multi-family Mortgage Revenue Bond was evaluated and determined to not be feasible.

- B. The City will continue to apply for maximum annual funding from the Community Development Block Grant (CDBG) program for a variety of housing and neighborhood revitalization programs administered by the Redevelopment Agency. These programs include substandard housing rehabilitation, relocation of persons displaced due to demolition of substandard dwelling units, redevelopment activities and other forms of low income housing assistance.

Progress:

The City rehabilitated 132 owner-occupied single family units, 184 multi-family units, and completed 1,493 minor home repairs.

- C. The City shall, on an annual basis, continue to apply for various available housing assistance programs through both the State and Federal governments, including the HUD 235 low income ownership program, various California Housing Finance Agency (CHFA) programs, Farmers Home Administration (FmHA) programs, Urban Development Action Grants, etc. All of these programs will be utilized to meet both existing and projected new housing needs for low and moderate income households.

Progress:

Section 235 loans were used in VIAH's Twin Oaks and Fairview Village Projects as well as by private developers prior to the program's termination. Urban Development Action Grants were not awarded to the City; however, the 1984 "Jobs Bill" money was utilized for subdivision improvements and off-sites for VIAH's Fairview Village Project.

Policy 2.2:

Coordinate with VIAH, Tulare County Housing Authority, and the private sector to assist and facilitate construction and financing of low and moderate income housing.

Programs

- A. As a part of the zoning ordinance revisions to be undertaken, initiate a provision for awarding up to 50% density bonuses for developments which include at least 25% low and moderate income housing. Guidelines to be included for determining the exact amount of bonus should include opportunities for particularly innovative forms of housing, shared housing arrangements, housing with special provisions for handicapped individuals, large family housing, and other concepts which help meet the housing need of the special needs groups. Along with the quantity of such housing types, quality should also be a consideration.

Progress:

Completed.

- B. Initiate an infill/redevelopment incentives program in order to better utilize existing resources, revitalize lower income neighborhoods, and provide private

market housing which is more readily affordable to low- and moderate-income persons. The program would consist of utilizing a combination of techniques, in conjunction with the private sector. These might include land assembly by the City and sale of lease back to developers, density bonuses as described above, re-subdivision of under-utilized lots; allowing higher density development on lots which are served by both public streets and alleys, appropriate rezoning, and specification of infill sites as "targets" for special mortgage bonds and construction finance money. This program would be closely coordinated with the previously described infill and neighborhood planning programs.

Progress:

The Agency's Neighborhood Development Plan projects are aimed at achieving this goal. Additionally, the City has sold landbanked vacant parcels to VIAH for the development of affordable housing for lower income families.

- C. Initiate a land banking program in order to enter into joint ventures with Visalians Interested in Affordable Housing (VIAH), the Tulare County Housing Authority (TCHA), and other private housing providers for provision of low and moderate income housing. This program should begin with an inventory of existing City-owned properties, and could also include the purchase of additional properties for sale or lease back to appropriate agencies or developers for low and moderate income housing projects. This program might also include making loans to agencies or individuals to purchase land at a lower cost, conditioned on provision of some proportion of low- and moderate-income housing units.

Progress:

The Redevelopment Agency has purchased and re-sold property for the Westport Village Mobile Home Park (25 units for very low income seniors and 84 units for other seniors) and is currently in the planning and design program for a mixed single- and multi-family project on 13 acres of City-owned property.

- D. Initiate a construction loan program whereby the city will utilize some of its reserve funds for construction loans to selected developers of low and moderate income housing, including VIAH and other private developers whom the City considers credit worthy. The City will retain its normal rate of return on these loans, which will still be well below market rates for normal construction loans. This should significantly lower the cost of both rental and owner housing, and

should be utilized in conjunction with other programs, whenever possible, for the greatest impact on housing costs.

Progress:

The City has provided a \$1.3 million construction loan for the Westport Village Mobile Home Subdivision. This loan is currently a non-interest bearing loan.

Objective 3:

The City will continue to promote and facilitate programs and concepts which provide for neighborhood conservation, rehabilitation, and revitalization, particularly programs and efforts which involve private sector funding sources and participation. Specifically, it is the City's objective to conserve 1,200 existing housing units within the Historic District and the CDBG rehabilitation Target Areas. Further, the City will attempt to rehabilitate 250 additional housing units within the Target Areas.

Policy 3.1:

When taking action on zoning changes and General Plan amendments which convert housing to other uses, the Planning Commission and City Council will consider the impact of the proposed action on the availability of affordable housing within the community.

Progress:

In considering developments in Redevelopment Target Areas and/or utilizing CDBG funds, the City requires one for one replacement housing for units demolished. The City has also initiated a program for relocating housing to infill sites that would otherwise be demolished through the development process.

Policy 3.2:

The City will encourage the conservation of existing homes in the Historic Preservation District and elsewhere within the City.

Programs

- A. Continue to enforce the Historic Preservation Ordinance, which encourages rehabilitation and restoration of older structures and limits demolition activities in the Historic District.

Progress:

On-going.

- B. Initiate a revolving loan program for rehabilitation within the Historic District.

Progress:

The Central Visalia Redevelopment Project Plan (1989) provides for a \$200,000 revolving loan fund for historic rehab and basic system upgrades. However, implementation of this program is being deferred until adequate funds are available.

- C. Evaluate areas where existing residential uses are zoned for commercial uses; rezone to residential where appropriate.

Progress:

Completed as part of 1991 Land Use Element update.

Policy 3.3:

The City will encourage the inclusion of affordable housing with other uses, where appropriate.

Programs

- A. Revise zoning ordinance to allow housing in all office and commercial zones.

Progress:

Residential uses are currently conditional uses in commercial and office zones. Residential projects are generally permitted on a smaller, infill basis rather than larger scale housing tracts.

- B. Review the Home Occupation Ordinance, to ensure that all appropriate small business activities, which are not detrimental to the neighborhood, are allowed to operate from the home.

Progress:

The Home Occupation Ordinance has not been comprehensively modified since adoption of the Housing Element. However, each use may be reviewed by the Planning Commission for additions to the list of permitted uses, or for conditional approval.

Policy 3.4:

The City will continue to offer direct assistance through rehabilitation programs administered by the City's Redevelopment Agency and will undertake actions to enhance the effectiveness of these programs whenever possible.

Programs

- A. The Redevelopment Agency will continue to administer current rehabilitation programs and develop new programs as community needs change.

Progress:

City continues to emphasize housing rehabilitation as a top priority. The rental rehabilitation program was recently changed to more responsively address those needs and financing options that provided owners with adequate incentives.

- B. The City will investigate new mechanisms for utilizing its Community Development Block Grant (CDBG) and other housing funds which maximize the number of households which can be assisted, especially leveraging programs which utilize private lenders' funds "written down" by City funds to a level affordable by low- and moderate-income homeowners. This technique multiplies the number of rehabilitation loans which can be issued using a given amount of public funds.

Progress:

The CDBG Program is currently undergoing a comprehensive evaluation to determine appropriate underwriting criteria and means to "leverage" existing

funds, along with ensuring long-term program increases. The low level of CDBG expenditures in the past five years has minimized the necessity for relying on such leveraging techniques.

- C. A building inspection and rental maintenance program will be initiated whereby a rehabilitation specialist, employed by the City, will provide low-income homeowners a free inspection and assessment of potential improvements and costs. In addition, the Redevelopment Agency will work with the Building Division in order to step up enforcement of building maintenance requirements for rental dwellings.

Progress:

Inspections and lists of safety corrections are provided through the City's housing rehab loan program and at the request of tenants. "Red Tag" activities will be coordinated with the Comprehensive Neighborhood Development Plans.

- D. Initiate a concentrated, accelerated demolition program under which red-tagged and severely deteriorated structures within targeted neighborhoods will be demolished by the City. These sites can then be utilized to provide new, replacement housing for low and moderate income residents. Even if these parcels remain vacant for some time, the blighting effect on the neighborhood of the deteriorated structures will have been removed.

Progress:

Between 1985 and 1987 the City acquired 15 lots through its CDBG program, including 3 "red tag" units. These lots are now in the disposition phase and are being marketed to income-qualified owner-occupants.

- E. Initiate a comprehensive neighborhood planning program to be utilized in conjunction with the identification and development programs for infill and redevelopment sites. This effort is to be concentrated in low income neighborhoods as first priority, and is to include analysis of appropriate land use, economic climate for rehabilitation, public facilities and infrastructure requirements, recreation and social needs, and commercial revitalization potential.

Progress:

In progress.

- F. The City will investigate an equity sharing program which is conceptually similar to that recommended by the Housing Task Force. Under this program, City funds may be used to facilitate the "participation" of private investors with low- and moderate-income households in purchasing new or existing housing units. This participation would be in the form of a contribution of funds towards the down payment on a home. (Oftentimes, low- and moderate-income households may qualify for the monthly payments but be unable to put together the down payment necessary.) This program would be concentrated or targeted in neighborhood revitalization areas (those starting a neighborhood revitalization corporation or CDBG target areas). This program would, in addition to meeting the housing needs of existing households, also help stabilize and revitalize targeted neighborhoods by increasing the proportion of owner-occupants residing in these neighborhoods. In establishing this program, the City should coordinate with private lending institutions, the real estate community, and the Housing Authority. A study group should be appointed by the City Council and Planning Commission to explore the feasibility of establishing this program.

Progress:

Equity sharing programs were used in Fairview Village for 10 units.

Policy 3.5:

The City will investigate the establishment of new, non-profit neighborhood-based development corporations for the purpose of concentrating revitalization efforts on individual neighborhoods.

Programs

- A. Investigate a City-sponsored, neighborhood-based, non-profit corporation for neighborhood revitalization. Once established, such a corporation could initially be supported in part by City funds for staffing or the "loan" of City staff to the corporation for initial activities, until permanent staff can be hired. Inquiries and applications will be directed to the National Housing Services Program, and other recognized institutions which sponsor neighborhood-based revitalization corporations.

Progress:

This program is being pursued through the development of a Community Housing Development Organization (CHDO) for Neighborhood Planning area.

- B. Initiate contact with neighborhood groups, advisory committees, housing advocacy organizations, etc. to establish interest in, and support, for the proposed neighborhood revitalization corporation.

Progress:

Ongoing through regular meetings with Housing Advisory Board, North Visalia Advisory Board, Citizens Advisory Committee and other groups.

Policy 3.6:

Actively seek to involve the financial community, charitable organizations, and other private sector individuals in neighborhood revitalization efforts.

Programs

- A. Establish a pool of money for rehabilitation loans in target neighborhoods constructed with funding from local lending institutions. By involving a number of lenders in the pool, loans can be made to low- and moderate-income residents who otherwise would not qualify. This is accomplished by spreading the risk among many different sources, instead of one lender being at risk for the entire amount.

Progress:

The City has formed a Community Lending Council for this purpose; however, the Council has not formally approved this program.

- B. Initiate a program whereby corporate foundations and non-profit charitable organizations within the region contribute to the provision of housing opportunities. Under this program, money can be donated to a high risk loan pool, with funds granted directly to low- and moderate-income recipients through the foundations themselves, or used to fund ongoing operating costs for the Redevelopment Agency, VIAH or the Neighborhood Redevelopment Corporation.

Progress:

No progress.

Objective 4:

Ensure that equal opportunity for obtaining decent and affordable housing exists for all residents of Visalia, regardless of age, sex, race, marital status, ethnic background or other arbitrary factors.

Policy 4:

The City will utilize its resources to provide Visalia residents with an easily accessible means of reporting discrimination complaints to the appropriate State and Federal agencies.

Programs

- A. Initiate a "hot line" to report housing complaints by listing a Redevelopment Agency phone number in the local telephone directory for this purpose. Redevelopment Agency staff will assist callers in contacting appropriate agencies. Educational materials describing basic housing rights and explaining the "hot line" concept will be developed and distributed.

Progress:

Completed and ongoing.

LIMITS OF 1992 HOUSING ELEMENT PROGRAMS

The ability of the City to carry out programs which provide or improve housing will continue to be dependent on the availability of Federal and State grants and local funds. The availability of City funds and staff, as well as City priorities, will obviously determine the ultimate implementation date of each program. No program in the Element is intended to commit the City to expend unavailable resources. In addition to limited City resources, implementation of all programs is subject to a current trade-off analysis that considers social, economic, and environmental impacts. With these goals and Visalia's specific needs and conditions in mind, the following goals and policies are presented as part of the City's comprehensive housing program. In adopting local goals, policies, and programs, the City expresses a commitment to act in accordance with the guidelines they provide.

1992 HOUSING ELEMENT GOALS, OBJECTIVES, POLICIES AND PROGRAMS

GOAL: The goal of the City of Visalia Housing Element is as follows:

"PROVIDE HIGH QUALITY AFFORDABLE HOUSING OPPORTUNITIES WHICH PRESERVE THE COMMUNITY'S AESTHETIC VALUE AND ITS QUALITY OF LIFE FOR ALL ECONOMIC SEGMENTS OF THE COMMUNITY. THE INTENT OF THE HOUSING ELEMENT IS TO MEET THE SPECIAL AND DIVERSE NEEDS OF VISALIA'S CITIZENS".

OBJECTIVE 1: PROVIDE FOR A VARIETY OF HOUSING SELECTION BY LOCATION, TYPE, COST, AND TENURE.

Policy 1.1

Develop and implement programs that may provide rental sharing opportunities for low- and very low-income special needs households.

Program 1.1.1: Home Sharing Program.

Assist special needs groups in locating roommates to share existing housing. Services offered should include information and referral, outreach, client counseling, placement, follow-up, and any other additional services which may be deemed appropriate. Encourage private sector and volunteer involvement to implement such a program.

Responsible Agency: Development Services Department to initiate.

Timeframe: Implement Within One Year

Policy 1.2

Investigate the feasibility of Single Room Occupancy Hotels as an alternative means of affordable housing.

Program 1.2.1: Development of a Single Room Occupancy Ordinance.

Identify structures and sites in the downtown area that are financially and physically feasible of being converted to SRO's; develop an ordinance for implementing SRO's; and, on a request basis, assist in the implementation of such projects.

Responsible Agency: Development Services Department

Timeframe: Immediate and Ongoing

Program 1.2.2: Mixed Use Development.

Identify structures and sites within the Visalia community that are financially and physically feasible of being converted to or constructed into mixed use developments, or appropriate for historical rehabilitation, and on a request basis, assist in the implementation of such projects.

Responsible Agency: Development Services Department

Timeframe: Immediate and Ongoing

OBJECTIVE 2: TO PROMOTE AND SUPPORT EMERGENCY SHELTER, FOOD, CLOTHING, AND OTHER SERVICES FOR HOMELESS PERSONS IN VISALIA.

Policy 2.1

Facilitate and encourage, by public or quasi-public agencies, the creation of emergency shelters in the community.

Program 2.1.1: Homeless Shelter Program.

Encourage private sponsors to provide shelters for the homeless by identifying possible development sites and granting incentives such as design flexibility, parking reductions and permit fee waivers. Promote the use of the Building Industry Association's Home Aid Program, the McKinney Emergency Shelter Act and other federal, state, and local financing programs as possible funding sources.

Responsible Agency: Development Services Department

Timeframe: Immediate and Ongoing

Policy 2.2

Promote the use of local, state, and federal financing programs for homeless assistance services in the City.

Program 2.2.1: Financially support existing shelters.

Continue to provide project related financial assistance to agencies which support emergency shelters in the City of Visalia. Use CDBG funds to assist these agencies. Also, continue to assist agencies that provide comprehensive services to homeless persons, where such services emphasize the conversion from transitional to permanent housing.

The City currently provides funding or in-kind services to social service groups to serve the City's homeless population. Public and private agencies coordinate with service providers through meetings with Visalia Friends of the Homeless to arrange emergency food and shelter. The goal of program will be to continue current funding, coordinate efforts with local service groups, and specifically work towards development of homeless housing facilities.

Responsible Agency: All Affected City Departments

Timeframe: Implement within two years.

OBJECTIVE 3: TO PROMOTE THE PROVISION OF HOUSING THAT MEETS THE PHYSICAL NEEDS OF THE DISABLED.

Policy 3.1

Consider incentives for the development of new housing units (both publicly- and privately-sponsored) to be physically accessible to the disabled.

Program 3.1.1: Grant Application Technical Assistance

The City will work with agencies in the community who are providing services to the disabled population, and will provide technical assistance as necessary to agencies to apply for and develop housing to meet the special needs of the disabled population in the community.

Responsible Agency: Development Services Department

Timeframe: Implement Within Two Years

OBJECTIVE 4: STUDY THE EFFECT OF REDUCED PLANNING AND ENGINEERING PROCESSING FEES AND THE REVIEW TIME ASSOCIATED WITH PROCESSING FEES WHEN RELATED TO THE DEVELOPMENT OF AFFORDABLE HOUSING FOR LOW AND VERY LOW INCOME GROUPS.

Policy 4.1

Reduce or defer development review fees (as appropriate) to facilitate development of affordable housing for lower income and special needs groups.

Program 4.1.1: Incentives Through Reduction of Fees.

Provide incentive programs such as reduced, waived, or deferred fees for projects which provide long term low and very low income housing. Emphasize the establishment of new Section 8 units through the program.

Responsible Agency: Community Development Department (lead)
 Development Services Department

Timeframe: Immediate and Ongoing

Program 4.1.2: Priority Permit Processing.

Provide priority permit processing of projects which are targeted toward lower income households including priority for building plan check, subdivision map review and environmental impact analysis. Develop criteria for determining appropriate projects for this priority permit processing.

Responsible Agency: Community Development Department (lead)
 Development Services Department

Timeframe: Implement Within Two Years

OBJECTIVE 5: PROMOTE DEVELOPMENT OF A HOUSING STOCK THAT VARIES SUFFICIENTLY IN COST AND TENURE TO MEET THE ECONOMIC NEEDS OF ALL EXISTING AND FUTURE VISALIA RESIDENTS.

Policy 5.1

Encourage and facilitate private sector development of affordable housing for special needs households through the use of development incentives.

Program 5.1.1: Comprehensive New Construction Incentives Program.

The objective of this program is to formulate a cooperative effort between the public and private sector to increase the supply of affordable housing for low and very low income households. More specifically, the aim of the program is to increase the number of residential housing units that would have "below market rate" sales prices or rent schedules in new developments. In conjunction with the planned development process, the City will encourage development of affordable housing through the use of development incentives. To increase the production of affordable housing, the City's Zoning Ordinance should be amended to provide incentives, i.e.:

- Density Bonuses;
- Possible reduction on parking and other development requirements;
- Ability to include all requests in one approval process to expedite processing.
- Exploration of density transfers within the same project;
- Modification of development standards for affordable housing projects;
- PUD developments for entry level housing;
- Mixed use zoning;
- Development exceptions pertaining to unit density, setbacks, amenities, etc.
- Evaluation of inclusionary zoning and trust fund in the future if it becomes necessary, as a last resort.

Responsible Agency: Development Services Department (lead)
 Community Development Department
 Private Sector
 Community Lending Council

Timeframe: Implementation Within One Year

Program 5.1.2: Land Write-down Program.

Give priority to the granting of public incentives to low- and very low-income housing projects that are designed for special needs groups in Visalia. Highest priority should be given to those projects which are designated for special needs groups as defined by this Housing Element. A potential incentive includes land and improvement cost write-downs which decrease the total cost of the housing project.

The City can utilize both CDBG and redevelopment set-aside funds to write-down the cost of land for the development of special needs housing. The intent of this program is to reduce land costs to the point where it becomes economically feasible for a private developer to build units which are affordable to low- and very low-income households. As part of the land write-down program, the City may also assist in acquiring and assembling property and subsidize on-site and off-site improvements.

Responsible Agency: Development Services Department

Timeframe: Implement Within One Year

Policy 5.2

In a leadership role, the City shall utilize all available funds to subsidize the development of affordable housing for low- and very low-income households.

Program 5.2.1: Section 8 Housing Assistance Program.

The Tulare County Housing Authority (TCHA) administers the Section 8 Housing Assistance Program which includes certificates and vouchers for low- and very low-income households. A certificate enables a lower income tenant to rent a unit at the "fair market rent" limit (which is adjusted according to bedroom size) for thirty percent (30%) of tenant's adjusted monthly income. In this case, the TCHA pays the balance to the landlord.

The other form of assistance provided by the TCHA is the housing voucher program which establishes a set amount of funds that the Housing Authority will pay toward a tenant's rent. This amount is calculated by subtracting thirty percent (30%) of the tenant's adjusted income from the payment standard for the appropriate bedroom size. The tenant has the ability to secure a unit at any rent because "fair market rent" limitations do not apply.

Responsible Agency: Development Services Department (lead)
 Tulare County Housing Authority (Resource)

Timeframe: Immediate and Ongoing

Program 5.2.2: Mortgage Revenue Bonds, Mortgage Credit Certificates, Low Income Tax Credits.

The City will participate in the issuance of tax exempt revenue bonds, mortgage credit certificate projects, and low income tax credit projects to provide below market rate financing, where there is sufficient private participation. Mortgage revenue bonds can be issued by the City to support development of multi-family or single-family housing for low or moderate income households. Bonds for single-family housing are used to finance the purchase or rehabilitation of owner-occupied homes. Proceeds from the bond sales are used to make mortgage or rehabilitation loans to qualified low or moderate income home buyers. The bonds are serviced and repaid from mortgage payments made by property owners.

Multi-family mortgage revenue bonds are used to finance construction and mortgage loans as well as capital improvements for multi-family housing. To qualify for tax exempt status Federal law requires that twenty percent (20%) of the total number of units in an assisted project be reserved for lower income households. In addition, State legislation requires that one-half of the reserved units be set-aside for very low income households.

The City of Visalia has not recently utilized mortgage revenue bonds as a means for financing affordable housing development although 2 single family bonds were issued in 1985 and 1987. Bonds provide a cost-effective mechanism to promote affordable ownership and/or rental opportunities. The City's participation in bond financing could be limited to sponsoring programs, securing interest by developers and builders, and funding administrative costs.

Responsible Agency: Private Sector (lead)
Finance Department
Development Services Department

Timeframe: Immediate and Ongoing

Program 5.2.3: Sweat Equity Program.

The City will encourage and promote efforts with various non-profit housing entities, including Self-Help Enterprises, Habitat for Humanity, VIAH and other non-profit agencies in the construction of affordable residential units through sweat equity programs.

Responsible Agency: Private Non-Profit Services (lead)
Development Services Department

Timeframe: Immediate and Ongoing

Policy 5.3

Encourage developers to fully utilize available CHFA/FHA/HUD programs. Utilize an information resources pool to enable local housing projects to use these programs. Incorporate these programs into a first time home buyers program as appropriate.

Program 5.3.1: Equity Sharing Program.

Create an equity sharing program to assist home buyers with down payments. Equity sharing allows lower income households to purchase a home by sharing the costs of home ownership with a Housing Sponsor, such as the City of Visalia, Visalia Community Redevelopment Agency, the Tulare County Housing Authority (TCHA), or other participating agency. The sponsor and the buyer would jointly provide the down payment and purchase costs to buy a house. When the house is sold, the equity earned through appreciation is split between the occupant and the sponsoring agency in accordance with an agreement made prior to the purchase.

The design of a shared equity program depends on the co-investors, the source of funds, and community needs. A program can be as simple as a partnership where the occupant and sponsor purchase the home together and share the proceeds upon sale of the property in the same ratio as purchase costs were shared. In order to prevent shared equity

program from being utilized for investment purposes, participants should be required to occupy the home to be purchased.

Responsible Agency: Private Sector (lead)
Development Services Department

Timeframe: Immediate and Ongoing

OBJECTIVE 6: PROMOTE HOUSING OPPORTUNITIES AT PRICES AFFORDABLE TO ALL ECONOMIC SEGMENTS OF THE COMMUNITY.

Policy 6.1

Provide a variety of residential development opportunities in the City, ranging from very rural residential to high density development, as designated by the Land Use Element of the Visalia General Plan.

Program 6.1.1: Reduced Lot Sizes.

Allow for development on 5,000 square foot lot sizes according to the policies in the Land Use Element, and establish development standards to ensure appropriate floor area ratios, maximum square footage for houses, appropriate setbacks and building heights, integration of 5,000 and 6,000 sq. ft. lots, and proportional structural mass. This program can reduce housing costs due to decreased land and construction costs, decreased fees, and smaller unit size.

Responsible Agency: Community Development Department (lead)
Private Sector

Timeframe: Implement Within One Year

Program 6.1.2. Fair Housing

Provide a mechanism for ensuring that the City affirmatively furthers fair housing through lenders, landlords, realtors and the community as a whole in an effort to reduce discrimination and provide equal housing opportunities to all Visalia residents.

Responsible Agency: Development Services Department

Timeframe: Implement Within One Year

OBJECTIVE 7: ENCOURAGE EXPLORATION AND EVALUATION OF INNOVATIVE CONSTRUCTION TECHNIQUES, CODES, AND MATERIALS THAT WILL FACILITATE THE PRODUCTION OF AFFORDABLE HOUSING.

Policy 7.1

Ensure the quality of existing and proposed residential areas and promote a sense of community integrity throughout the City.

Program 7.1.1: New Housing Techniques.

Investigate new housing techniques as they become available and examine the feasibility of amending building codes to accommodate new construction methods. This program will be undertaken by the Construction Review Committee and will facilitate the production of affordable housing through reduction of construction costs affecting all income groups.

Responsible Agency: Community Development Department

Timeframe: Immediate and Ongoing

Policy 7.2

Encourage increased public awareness and understanding of the City's housing associated with land use controls and building standards.

Program 7.2.1: Contact with City Officials.

The City will accept and consider written requests to examine specific City land use controls and building standards which are deemed by the local housing industry to discourage innovative design or that exclude low and moderate income households from the local housing market. Such requests will be reviewed with the appropriate City Agency and a response provided on the request's disposition.

Responsible Agency: City Manager's Office (Lead)

Timeframe: Immediate and Ongoing

Program 7.2.2: Coordination With Housing Advocacy Groups.

The Visalia Community Redevelopment Agency will coordinate efforts with non-profit housing advocacy organizations such as Self-Help Enterprises, VIAH, COS, Habitat for Humanity, Catholic Social Services, Visalia Rescue Mission, Proteus, C-SET, and other non-profit agencies to produce a wide range of affordable housing opportunities for Visalia's citizens.

Responsible Agency: Development Services Department (lead)
Non-Profit Organizations

Timeframe: Immediate and Ongoing

Program 7.2.3: Planned Unit Developments (PUDs).

Develop standards for the development of Planned Unit Developments (PUDs) on public streets which provide for affordable housing in order to reduce on going operation costs. These standards should include provisions for reduced amenities required for standard PUDs, such as eliminating pools and reducing common areas, to decrease costs.

Responsible Agency: Community Development Department

Timeframe: Review Within Two Years

OBJECTIVE 8: PRESERVE AND REVITALIZE EXISTING RESIDENTIAL NEIGHBORHOODS AND HOUSING UNITS THROUGH COMMITMENT OF PUBLIC AND PRIVATE SECTOR RESOURCES.

Policy 8.1

Plan for and assist in the development of potential infill and redevelopment sites for new housing and neighborhood conservation.

Program 8.1.1: Infill Projects.

Develop a residential infill development permit process for smaller parcels to replace the Modified Residential Zone Ordinance as it applies for use on infill projects.

Responsible Agency: Community Development Department

Timeframe: Implement Within Three Years

Program 8.1.2: Continued Enforcement of Housing and Building Codes.

The City will review, upgrade, and maintain City codes, ordinances, regulations, and development standards to ensure health and safety of occupants and maintain the existing housing stock.

Responsible Agency: Community Development Department

Timeframe: Implement Within Two Years

Program 8.1.3: CDBG Program.

Continue to utilize CDBG funds to correct housing unit deficiencies.

Responsible Agency: Development Services Department

Timeframe: Immediate and Ongoing

Policy 8.2

Promote development standards that ensure that new developments are long-term assets to the City, make effective utilization of land, and create compatibility between adjacent land uses.

Program 8.2.1: Land Conservation.

Ensure that new developments are constructed as designated in the Land Use Element to the General Plan. The City will strive to avoid under-utilization of existing land and preserve surrounding agricultural areas. In consideration of the limited land zoned R-M-3 for high density multi-family residential uses, the City will monitor the development of properties in R-M-3 zones to ensure adequate housing for lower income families.

Responsible Agency: Community Development Department

Timeframe: Immediate and Ongoing

OBJECTIVE 9: ENCOURAGE LAND USE CONTROLS AND BUILDING STANDARDS WHICH SUPPORT IMPROVED AIR QUALITY, ENERGY EFFICIENCY AND CONSERVATION.

Policy 9.1

Encourage the use of energy conservation devices and passive design concepts which make use of natural climate to increase energy efficiency and reduce housing costs.

Program 9.1.1: Energy Conservation.

Energy conservation methods and techniques are aimed at reducing long-term costs associated with basic utility bills such as electric, gas, water, etc. The use of alternative building materials, water meters, weatherization methods, increased insulation, and other methods to conserve energy are beneficial to the environment and can reduce future costs of utility bills. The City should continue to work with local utility companies to implement energy awareness programs.

The City will develop standards and guidelines for passive energy conservation such as east-west orientation, street trees in landscaping, efficient irrigation systems, reduced turf and mound placement, and appropriate decorative elements.

Responsible Agency: Community Development Department (lead)
 General Services Department
 Development Services Department
 Private Utility Companies
 Self-Help Enterprises
 Proteus
 C-SET

Timeframe: Immediate and Ongoing

Program 9.1.2 Mortgage Loan Energy Criteria.

Work with local lenders to consider energy efficient measures in mortgage loan criteria.

Responsible Agency: Community Lending Council (lead)
 Private Sector
 Development Services Department

Timeframe: Implement Within Two Years

OBJECTIVE 10: REDUCE TO THE EXTENT POSSIBLE THE AMOUNT OF TIME SPENT TO PROCESS PROPERLY PREPARED AND SUBMITTED PROJECTS FROM INITIAL SUBMITTAL THROUGH FINAL APPROVALS AND ASSURE RESPONSIVENESS TO APPLICANTS WHILE MAINTAINING THE QUALITY OF PROJECTS.

Policy 10.1

Establish well-defined processing procedures and timeliness which will provide for adequate review of public concerns and issues while mitigating unnecessary complexity or lengthy processing times.

Program 10.1.1: Processing Matrix for Public Distribution.

The City will identify review procedures used in processing housing development proposals, including both internal City processes and those required of other governmental agencies.

Responsible Agency: Community Development Department

Timeframe: Implement Within Two Years

Program 10.1.2: Development Process Reporting.

The City will review and periodically report on the implementation of objectives, the City's effectiveness in meeting the objectives, and the resulting impact on the complexity and timing of the development review process.

Responsible Agency: Community Development Department

Timeframe: Implement Within Two Years

Program 10.1.3: Project Status Report.

The City will initiate a reporting system to track the progress of development processing and will, through the staff project coordinator, maintain scheduled contact with individual applicants regarding the status and progress of their project.

Responsible Agency: Community Development Department (lead)
Development Services Department
Private Sector

Timeframe: Implement Within One Year

Program 10.1.4: Evaluation of Processing Procedures.

The City will identify and resolve conflicts related to various internal processing procedures and associated policies including those of other agencies. Specifically, the Site Plan Review process shall be comprehensively evaluated to ensure expeditious processing of development applications. Additionally, the City will monitor the effect of Conditional Use Permit Requirements on mobile home subdivisions, apartment complexes, and second unit requirements to ensure no adverse effects occur relating to housing for lower income families.

Responsible Agency: Community Development Department

Timeframe: Implement Within One Year

Program 10.1.5: Annexation Processing.

Allow annexations to occur expeditiously to reduce developer carrying costs. Implementing the City's Land Use Element of the General Plan (through the year 2030) will reduce land costs over the long term. The City and other infrastructure providers should implement infrastructure plans to ensure that annexations can be processed expeditiously.

Responsible Agency: Community Development Department

Timeframe: Implement Within Three Years

OBJECTIVE 11: ENCOURAGE THE USE OF INCENTIVE PROGRAMS AND FLEXIBLE ZONING STANDARDS WHICH WILL FACILITATE CREATION OF LOWER INCOME HOUSING DEVELOPMENTS WITHIN VISALIA.

Policy 11.1

Provide a wide range of incentive programs to promote development of lower income dwelling units.

Program 11.1.1: Redevelopment Incentives Program.

Initiate a redevelopment incentive program in order to better utilize existing resources, revitalize lower income neighborhoods and provide private-market housing which is readily available to very low, low, and moderate income households. The program may consist of a combination of planning techniques and financial assistance. These strategies may include density bonuses, land assembly, and appropriate rezoning. Implementation of this shall be through the Redevelopment Agency's Neighborhood Development Program, and shall include correction of infrastructure deficiencies, resubdivision of under-utilized lots, development of vacant lots, and rehabilitation of over- and under-occupied units, and working with landlords to improve their properties.

Responsible Agency: Development Services Department

Timeframe: Implement Within One Year

Program 11.1.2: Agency Coordination.

Solicit involvement with the Visalia Association of Realtors and periodically inform real estate organizations of the City's need for lower income housing sites and incentive programs available to encourage the creation of such housing.

Responsible Agency: Development Services Department

Timeframe: Implement Within Six Months

Program 11.1.3: Flexible Zoning Provisions.

Encourage the preservation and creation of neighborhoods and provision of appropriate housing in the context of neighborhood and community development plans through flexible zoning provisions such as second units and mixed use developments.

Responsible Agency: Community Development Department (lead)
 Development Services Department

Timeframe: Implement Within Three Years

OBJECTIVE 12: CONTINUE TO PRESERVE AND REVITALIZE EXISTING SUBSIDIZED RENTAL UNIT DEVELOPMENTS WITHIN VISALIA.

Policy 12.1

Encourage development of a program which would allocate funds to preserve existing subsidized rental units.

Program 12.1.1: Rental Rehabilitation Program.

This program requires landlords to effectively market their units to lower income families. Low cost financing eliminates the necessity to increase rents as a direct result of CDBG rehabilitation activities. The intent of this program is to keep rents at an affordable level when developments have received CDBG rehabilitation funds.

Responsible Agency: Development Services Department (lead)
 Tulare County Housing Authority (resource)

Timeframe: Immediate and Ongoing

Program 12.1.2: Preservation of Existing Assisted Rental Housing Developments.

The City will study the feasibility of creating a program which would allocate HUD, CDBG, and/or Redevelopment funds to preserve units in imminent risk. Funding sources would be applied to upgrade high risk rental facilities (over 16 units) including the installation of smoke detectors, reinforced structures, City building inspections, etc.

Responsible Agency: Development Services Department

Timeframe: Implement Within One Year

OBJECTIVE 13: CONSTRUCT 300 NEW RENTAL UNITS PER YEAR.

Policy 13.1

Encourage developers to construct new rental housing units through relaxation of zoning standards and the expeditious processing of conditional use permits (CUPs) and Site Plan Review applications.

Program 13.1.1: Multiple-Family Developments.

The City will expedite the construction of a minimum of 300 affordable and market rate multiple-family dwelling units each year through providing special incentives and modified zoning provisions, where appropriate, and through priority permit processing of CUPs and Site Plan Review applications.

Responsible Agency: Community Development Department (lead)
 Development Services Department
 Private Sector

Timeframe: Immediate and Ongoing

OBJECTIVE 14: ESTABLISH ADDITIONAL LOCAL SOURCES OF FUNDING TO SUPPLEMENT EXISTING STATE, FEDERAL AND LOCAL PROGRAMS.

Policy 14.1

Provide a conduit for local community banks, and State and Federally chartered financial institutions to meet their Community Reinvestment Act (CRA) objectives.

Program 14.1.1: Lender's Council.

Establish a consortium of local lending institutions that will pool their resources to provide new construction and rehabilitation loans to lower income housing.

Responsible Agency: Development Services Department

Timeframe: Immediate and Ongoing

Policy 14.2

Establish funding sources to correct building deficiencies.

Program 14.2.1: Alternative Funding Sources.

Investigate alternative funding sources to fund programs for correction of building unit deficiencies.

Responsible Agency: Finance Department (lead)
Development Services Department
Property Services Department

Timeframe: Implement Within One Year

OBJECTIVE 15: ESTABLISH INFORMATION PROGRAMS TO ENSURE THAT EXISTING RESOURCES AND PROGRAMS ARE FULLY UTILIZED.

Policy 15.1

Continue the use of local, state, and federal programs to assist special needs groups.

Program 15.1.1: Legislation Awareness.

The City of Visalia, shall, through its state and federal representatives, stay abreast of housing legislation and programs which might affect the City's special needs groups and, as warranted, comment upon legislation.

The City Manager's Office is responsible for identifying recent or pending state or federal legislation related to housing. Items of interest are forwarded to appropriate City departments. Staff will continue to monitor recent and pending legislation related to housing, as necessary, to implement the Housing Element and further its objectives. In addition, staff will continue to attend legislative workshops sponsored by the state and federal governments.

Responsible Agency: All City Departments

Timeframe: Immediate and Ongoing

Program 15.1.2: Availability of Funding Programs.

Participate in federal, state, and local housing assistance programs. Continue to utilize funds from the following agencies: Federal Department of Housing and Urban Development (HUD), State Housing and Community Development (HCD), Visalia Community Redevelopment Agency, and Tulare County Housing Authority (TCHA).

Responsible Agency: Development Services Department

Timeframe: Immediate and Ongoing

Program 15.1.3: Inform the public of local, state, and federal housing programs available within the City.

Increase the utilization of housing opportunities in Visalia by developing a marketing campaign associated with housing programs, including, for example, brochures, advertisements, articles, direct mail, and municipal reports. Housing marketing materials will be more accessible to the public.

Responsible Agency: All City Departments

Timeframe: Immediate and Ongoing

Program 15.1.4: Education of Loan Programs.

Educate City government, realtors, home buyers, and other financing agencies regarding loan programs currently available. The intent of this program is to encourage the use of financing programs that are in place now but which are not fully understood by the home buyer. Many financing programs are not utilized properly since they are perceived as too difficult to obtain or are unknown.

Responsible Agency: Private Sector, Community Lending Council

Timeframe: Immediate and Ongoing

Program 15.1.5: Information Resource Pool.

Create a central finance information resource pool. This could possibly be staffed by a cooperative non-profit corporation composed of the City, private enterprise, local lenders and local housing professionals. This program would monitor available loan programs on a daily basis and refer prospective home buyers to appropriate funding agencies. It would also advise builders of available local, state, and federal programs for affordable housing, and also act as a resource for methods of reducing housing costs. Development of a marketing campaign associated with the availability of low income financing options, including, for example, brochures, advertisements, articles, direct mail, etc., would be established to enhance public awareness.

Responsible Agency: Development Services Department

Timeframe: Implement Within One Year

QUANTIFIED OBJECTIVES:

Table VII shows the City's objectives which are intended to fulfill its Regional Housing Needs as projected in the RHNP. Actual accomplishment of these will be dependent on the availability of financing, participation by private sector, and other non-governmental constraints. Quantified objectives related to specific programs are as follows:

I. Implementation of Programs:

- A. Information/Marketing Program for Housing Programs - Develop 500 brochures per year for distribution to residents (Program 15.1.3).
- B. Loan Education Program - Hold 4 quarterly meetings to educate realtors, home buyers and others of available home programs (Program 15.1.4).
- C. Information Resource Pool - Monitor use of Information Resource Pool to document need and utilization (Program 15.1.5).
- D. Shared Housing Program - Encourage shared units for 30 residents per year (Program 1.1.1).
- E. Single Room Occupancy Ordinance - Have Ordinance prepared by July 1993 (Program 1.2.1).
- F. Homeless Shelter Assistance - Provide assistance to 600 homeless persons per year (Program 2.1.1 and 2.2.1).
- G. Provide technical assistance for the application of one housing project to serve the disabled community (Program 3.1.1).
- H. Provide incentives for 4 projects that produce low income rental or home ownership opportunities (Program 4.1.1, 4.1.2).
- I. Implementation of at least three new incentive programs for affordable housing (Program 5.1.1).
- J. Assist 550 lower income families with rental assistance annually (Program 5.2.1).
- K. Assist 30 lower income rental units per year through the Rental Rehabilitation Program, CDBG Program or HOME Program (Program 12.1.1).

- L. Provide technical assistance for the issuance of one mortgage revenue bond, mortgage credit certificate, or low income tax credit funded project (Program 5.2.2).
- M. Assist 50 first time lower income home buyers over the next five years to purchase a home (Program 5.2.3 and 5.3.1).
- N. Introduce an ordinance that allows density bonuses or reduction in lot sizes in exchange for long term affordable units for lower income families (Program 6.1.1).
- O. Develop 5 lots annually for infill housing for lower income families (Program 8.1.1).
- P. Provide incentives for the development of one project per every two years utilizing density bonuses, redevelopment incentives or planned unit developments for affordable housing (Program 8.2.1, 8.2.2, 11.1.1, 11.1.2, 11.1.3).
- Q. Construct 300 new rental units per year, a portion of which will be constructed for lower income households (Program 13.1.1).
- R. Rehabilitate 5 historical homes and upgrade 30 single family residential units per year (Program 8.1.2, 8.1.3).
- S. Construct a minimum of 518 affordable residential units per year (rental and owner occupied) (Objective 5).

TABLE VII
 CITY OF VISALIA
 HOUSING ELEMENT MEASURABLE OBJECTIVES

DETAIL BREAKDOWN OF HOUSING UNITS
 CONSTRUCTED, REHABILITATED AND CONSERVED
 BY INCOME LEVEL

1992-1996			
<u>Income Group</u>	<u>New Construction Owner/Renter</u>	<u>Rehabilitation Owner/Renter</u>	<u>Conservation* Owner/Renter</u>
Very Low (Below 50% of Median Income)	929/570	87/87	150/348
Low (51%-80% of Median Income)	676/414	63/63	150/252
Moderate (80%-120% of Median Income)	972/595	N/A	N/A
Above Moderate (120% and above of Median Income)	1647/1010	N/A	N/A
TOTAL	4244/2589	150/150	300/600

*Conservation will be accomplished through the Shared Housing Program, target area improvements for lower income neighborhoods, historic preservation activities, and code enforcement activities.

The City's 5-Year Comprehensive Housing Affordability Strategy (CHAS) lists the various programs, responsible agencies, projected funding sources and priorities served relating to housing. The programs are listed below.

GENERAL PRIORITIES

Visalia's housing affordability needs must be addressed from a number of perspectives. The City's population continues to grow based on its location in the San Joaquin Valley. According to the County Social Services Department, Tulare County is serving as a magnet for Aid to Families with Dependent Children (AFDC) assistance in the Central Valley.

This population increase, particularly among the needy, is increasing the demand for affordable housing. This increase along with the general increase in population is causing housing costs and rents to increase, because demand is exceeding supply. While this is a problem throughout the County, these costs are increasing at an even greater rate in Visalia. Therefore the problem must be addressed by increasing the housing supply that is safe, decent, sanitary and yet affordable, by constructing additional housing units, and by rehabilitating the City's existing housing stock.

CHAS TABLE 3 - Activity Priority Areas

CHAS Table 3, in the Appendix, indicates the City's objectives over the next five years for meeting community housing needs. As outlined in the previous Chapter 2, there are many diverse needs identified for allocation of limited resources. Chapter 2 also identified constraints and barriers in providing affordable housing. As such, the following general priorities will be used in determining the allocation and use of those resources. Those priority activities which are expected to be conducted during the CHAS time frame are further defined in following sections of this Chapter. It should be noted that there are more priority needs than resources identified to meet those needs. As such, the higher priority needs will be provided with known and sure resources (such as CDBG Entitlement funding and Redevelopment Housing Funds). Other priorities have been identified below. The column to the right indicates the Priority discussion that follows this listing.

High Priority: [Priority]

- (a) Rehabilitation of owner-occupied housing units and construction of replacement housing when major rehabilitation is not economically feasible [1,2]
- (b) Rehabilitation of public and privately owned rental housing stock [3]
- (c) Mitigation of overcrowding conditions through expansion of owner-occupied housing units [1].
- (d) Mitigation of overcrowding conditions through new construction of large family units [5,9]

- (e) Construction of new owner-occupied housing units for low income families [5,10]
- (f) Minor rehabilitation of owner-occupied senior and disabled persons housing units [4]

Moderate Priority:

- (a) Provision of transitional housing and social services for homeless persons and families [8]
- (b) Construction of new assisted housing for the elderly [5]
- (c) Construction of new assisted housing and rehabilitation of assisted housing for Southeast Asian immigrants [5]
- (d) Assistance to renters through Section 8 and public housing authority programs [11]
- (e) Provide neighborhood improvements such as sidewalks, curbs and gutters, and street lights [7]
- (f) Abatement of dangerous structures and elimination of neighborhood blighting conditions [6]

Low Priority:

- (a) Provide housing assistance for community college students [3]
- (b) Provide housing assistance and service for AIDS and ARC afflicted persons [3]
- (c) Provide housing assistance for farm worker and migrant persons and families [3]

In the preceding Chapter, it is evident that the need for affordable housing is Citywide and must be addressed. The CHAS recognizes that this City is unique, yet the problem of providing affordable housing is universal.

SPECIFIC PROGRAMS & RESOURCES AVAILABLE FOR ADDRESSING PRIORITIES

The purpose of this section is to describe the various programs and identify their strength and weaknesses. Where information is available, annual and/or five (5) year projections are provided. This section will therefore provide guidance to the decision makers in achieving the goals set out in this CHAS.

A number of federal, state and local programs are available to address some of the housing affordability needs identified in the previous Chapter. However, there is some uncertainty as to the future available resources and programmatic requirements currently forthcoming from federal programs (such as HOME and HOPE). Therefore, the majority of the City's strategy is based on familiar resources that are quantifiable and predictable in terms of results. Additional resources and programs, especially at the federal level, will need to be developed if housing problems are to be resolved during the next five (5) years.

It should be noted that the City of Visalia is currently preparing its Housing Element Update, and to the extent possible, the City obtained its projections or priorities for affordable housing from that process. Future revisions to the CHAS will incorporate additional information as it becomes available.

Available resources and programs which can be expected to assist the City in implementation of the CHAS include:

1. Community Development Block Grant (CDBG)

The CDBG program provides an annual grant of about \$600,000 along with about \$200,000 generated from Program Income (repayment of deferred rehabilitation loans). A total of about \$1,582,708 including carry over funds will be available for housing programs and grant administration during the 1992 Program Year in accordance with CDBG regulations.

2. Tulare County Housing Authority (TCHA).

The TCHA is the community's public housing agency administering the Section 8 rental subsidy program along with other, related, public housing programs.

3. Visalia Community Redevelopment Agency (VCRA)

The VCRA administers the Housing Set-Aside Fund generated by recently adopted Redevelopment Project Areas. A minimum of twenty percent (20%) of all tax increment funds received by the VCRA is required to be set aside for assisting affordable housing.

4. Visalian's Interested in Affordable Housing (VIAH).

VIAH is a non-profit community based housing provider. VIAH primarily assists in the construction of new owner-occupied housing for low to moderate income persons and families (up to 120% of county-wide median income).

5. Proteus Training & Employment, Inc.

This organization provides tenant assistance, administers an energy conservation program, and provides staff and grant administration for many of the communities homeless programs.

6. Community Services & Employment Training (C-SET)

This organization provides direct tenant assistance through emergency energy payments and training of employment opportunities.

7. Visalia Emergency Aid (VEA)

VEA operates programs to address the daily emergency needs of homeless persons.

8. Self-Help Enterprises (SHE)

SHE provides weatherization to local low income households. Also, its new construction division arranges for financing and project development to enable low income families to own their own homes through a sweat equity program.

Many other providers, in one capacity or another, also address local needs.

The City also provides a forum for discussion and resolution of community housing issues through the following:

- (a) Housing Advisory Board appointed by the City Council to advise the Council on housing related issues.
- (b) Mobilehome Mediation Board appointed by the City Council to provide a forum for homeowners and park owners to resolve their unique issues (this was done in lieu of rent controls).
- (c) Fair Housing Hotline provided by the Redevelopment Agency to refer tenants to appropriate assistance in cases of tenant/landlord disputes.
- (d) Friends of the Homeless is a consortium of public agencies and non-profits organized to identify and coordinate efforts to assist the homeless.

PRIORITY NO. 1: Major rehabilitation of existing owner-occupied very low and low income housing stock with priority given to expansion and rehabilitation for overcrowded housing units.

5 Year Results: Complete major rehabilitation of 150 owner-occupied very low to low income housing units through the City's CDBG Entitlement Program.

Rationale: As Visalia's housing stock ages, the need to rehabilitate housing units increases. The areas with homes in most need of rehabilitation are also those areas with the greatest concentration of low and very low income home owners. The rehabilitation program provides a means to reverse decay and blight and maintain older neighborhoods for affordable housing.

Program: The City administers an ongoing housing rehabilitation program through its CDBG Entitlement Program. This program provides low interest and deferred payment loans to very low and low income homeowners within specified target areas within the community. The City has recently restructured the VCRA to provide for increasing productivity for this program and expects to conduct 30 major rehabilitations each year during the CHAS. The City is proposing to provide \$500,000 of CDBG funding for this activity in the 1992 Program Year. The City also anticipates utilizing HOME and HOPE III funds for rehabilitation purposes.

PRIORITY NO. 2: Provide new construction owner-occupied replacement homes in cases where major rehabilitation is not economically feasible.

5 Year Results: Construct 20 new replacement homes through the CDBG Entitlement Program.

Rationale: Rehabilitation of owner-occupied housing units has been identified as a major community housing need. In some limited situations, the major rehabilitation is economically infeasible due to high cost. In these cases, demolition of the existing home and construction of a replacement home is warranted.

Program: This activity is to be conducted through the City's CDBG Entitlement Program as administered by the VCRA. CDBG regulations provide that such replacement homes may be constructed under limited circumstances. The VCRA will allocate \$200,000 each year for this activity and will construct 4 new replacement units per year during the CHAS.

PRIORITY NO. 3: Major rehabilitation of very low to low income rental housing units.

5 Year Results: Conduct major rehabilitation of 500 very low and low income occupied rental housing units through the City's CDBG Entitlement Program and

TCHA Public Housing along with future HUD assisted programs targeted for rental rehabilitation as they become available.

Rationale: Very low and low income rental units are a critical element in providing affordable housing within the community. However, the rental stock providing for this need is aging and in need of major rehabilitation and maintenance. This program provides a means to assist in preserving this rental housing stock and maintaining it for low and very low income persons.

Program: The City recently conducted the major rehabilitation of over 170 such rental units through the HUD Rental Rehabilitation Grant program administered by the VCRA. HUD funding for this activity was terminated based on funding of the HOME Program. The City has allocated \$270,000 of CDBG Entitlement funds to continue this program in anticipation of other funding sources becoming available. The program provides a 10 year declining balance for 50% of the rehabilitation cost and an amortized loan (10 years/10% annual interest) for up to 80% of the remaining rehabilitation cost. In exchange for assistance, the unit owner agrees to maintain the unit to Section 8 rental assistance housing quality standards for very low and low income tenants.

Program: An integral part of the City's housing rehabilitation efforts are the modernization programs for public housing complexes. The Housing Authority has an on-going program to upgrade, rehabilitate and modernize its housing units. Many of these units were constructed over twenty (20) years ago and require rehabilitation. These improvements include the installation of new roofs, new kitchens and bathrooms, and provide for improved site development work.

The Public Housing Comprehensive Grant Program is expected to modernize 61 units each year or 303 units over five years. The new program will provide the Housing Authority greater discretion in selecting housing projects for improvements and formulating programs on a County-wide basis.

The HOME program will also be used to supplement CDBG funds for rehabilitation of owner and renter occupied units.

PRIORITY NO. 4: Provide minor housing rehabilitation for the elderly and disabled.

5 Year Results: Provide minor rehabilitation services for 2,500 owner-occupied units for very low and low income elderly and disabled persons.

Rationale: Visalia's elderly and disabled population continues to grow in sheer numbers. The cost of minor rehabilitation and maintenance is increasing, making it difficult for those living on fixed incomes to keep up. This program provides a means to assist these homeowners in maintaining their home and standard of living.

Program: The Senior Home Repair Program is funded through the City's CDBG Program and administered by the City's Senior Services Department. This program provides labor costs for three part-time employees who provide services to elderly and disabled homeowners. The homeowners are expected to participate through providing building materials. In many cases, these materials can be provided through local social service agencies. This program was used during the 1991-92 CDBG Program and assisted over 500 households. Fifty-Five Thousand Dollars (\$55,000) is proposed to be allocated to this activity during the 1992-93 CDBG Program Year. Over the five (5) year period of the CHAS, the City anticipates that it can maintain a service level of 500 units per year.

Types of minor repairs include such things as leaky faucets, wheel chair access improvements, and minor roof repair. If required repairs are greater than what can be provided under this program, the City may provide assistance through an alternative housing program as described elsewhere in this CHAS.

PRIORITY NO. 5: Provide increased housing opportunities for low to moderate income home buyers.

5 Year Results: Acquire property and construct 100 affordable single family units through VIAH.

Rationale: Visalia's population is increasing at a substantial rate which creates a demand for affordable housing. Many of the people are migrating to Tulare County from more expensive areas of California seeking a more affordable housing stock and semi-rural lifestyle. Housing costs are also

beginning to escalate, particularly for renters. These rental households represent potential home buyers.

Programs:

Visalia Community Redevelopment Agency (VCRA) provided acquisition funds for 100 lots. The VCRA is required to utilize at least 20% of their tax increment funding to assist affordable housing. It is expected that assisting new housing construction will be a high priority for use of such funding. VCRA housing fund programs are an excellent source to expand and improve affordable housing stock. Use of funds is flexible to accommodate local needs and may be used to match or supplement other funding sources such as the HOME program.

Property acquisition to accommodate approximately 100 lots for single family homes is expected during the next five years. This property would then be sold to VIAH at a cost which would permit construction of new homes to be purchased by low to moderate (up to 120% of median) income persons and families. Such buyers will be required to fall within the income eligibility guidelines established by VIAH, have available funds for the required down payment (currently between \$1,500 and \$2,300), have a good credit history, and have a stable employment record.

Mortgage Revenue Bond Programs:

Tax-exempt bond financing has been an important program contributing to the affordable housing goals in the City. This source of financing for new construction of both renter and owner housing projects is available to local agencies. Proceeds from the sale of bonds reduce the interest rates on mortgages for both the home buyer and the developer of rental properties. The latter must assure that the rents will remain affordable for a specific period of time.

Although this program can be used at any time, it has been used locally when interest rates are exceedingly high and the market is unable to meet local affordable housing needs. The lower interest rates provide for housing opportunities to those who would not otherwise be able to obtain financing.

There are no plans for the City to use this program unless interest rates increase significantly during the next five years. Some local agencies may choose to use this tool, but for the purposes of this CHAS, there are no projections of any houses being constructed under this Program.

Homeowners Assistance Program:

Refer to the HOME program as described in the section on housing rehabilitation. While construction is an eligible use of HOME funds in a limited number of cities and counties, the City of Visalia is not currently one of them. After the HOME Program is approved and allocations are made by the State, the City, if funded under this program, may apply for a waiver to allow available funds to be used for home ownership since the need for new affordable housing is high. The City also anticipates utilizing HOME funds and HOPE III funds for rehabilitation acquisition purposes for low and very low income families.

Seventy-five thousand dollars (\$75,000) in Redevelopment Set-aside funds will be targeted for this Program assuming HOME Program funds become available for new construction activities. If not, the \$75,000 will be allocated to other housing programs.

PRIORITY NO. 6: Abatement of dangerous structural conditions and elimination of neighborhood blighting conditions.

5 Year Results: Abatement of 15 dangerous structures (either through removal or correction of code violations) and completion of overall neighborhood appearance improvements through the City's CDBG Entitlement Program and various local funding sources (such as service and professional organizations). In addition, portions of the CDBG target areas are in need of "clean up/fix up" activities which are supported through various City and private sector programs.

Rationale: In some cases, structures and housing units are so dangerous and have so many Building Code violations that continuing occupancy by tenants is not appropriate. This program provides a means to require the owners of such structures to quickly correct code violations and make the unit safe for occupancy or have the tenants relocated to standard housing. In addition, clean up activities are needed in order to improve the physical appearance of these neighborhoods.

Programs: The primary program to implement this activity is the City's "Red Tag" program administered by the VCRA through the CDBG Entitlement Program. The VCRA conducts this program in cooperation with the City Building Safety Division (Community Development) and Fire Department (Public Safety). The VCRA is not the enforcement agency in this program and concentrates its efforts in assuring the safety and rights of the tenants. In cases where the structure cannot be reasonably brought up to code standards, the Agency provides full relocation benefits to the tenants and, in cooperation with the Tulare County Housing Authority, provides standard rental units and rental assistance (through Section 8) to the relocated tenants. The City proposes to allocate \$10,000 for this activity during the 1992 Program Year. However, additional funding may be made available from reserves if needed.

Other programs may be utilized to help improve the physical appearance of neighborhoods, including the Visalia Board of Realtors Paint A House Program, which paints approximately 2 to 3 units per year.

Additionally, the City of Visalia Dump On Us Program operates a refuse recovery program twice a year in targeted areas of the City including the Lincoln Oval area which primarily consists of low and very low income households. The purpose of the Program is to beautify the neighborhoods by collecting free of charge, unwanted items or trimmings which the tenant would normally be required to haul to the local refuse facility and be charged for the service.

PRIORITY NO. 7: Provision of neighborhood improvements such as curbs and gutters, sidewalks, and street lighting.

5 Year Results: Construction of replacement sidewalks, curbs/gutters, and other related improvements within designated target areas through the City's CDBG Entitlement Program.

Rationale: This program provides a means to improve the physical condition of neighborhood improvements as well as public safety (such as through providing street lighting). Such improvements enhance the community image and resident pride in their neighborhood.

Programs: The City proposes to allocate \$50,000 of CDBG Entitlement funds under the 1992 Program Year to this activity. The program will be administered by the VCRA and will be coordinated with the City's Capital Improvement Program to insure appropriate use of funds.

The City of Visalia Alley Repair and Closure and Sidewalk Repair provides for limited alley re-pavement and closure and sidewalk repair in specified areas throughout the City. The purpose of these programs is to improve neighborhood pride and increase safety.

A line item in the City's 1991-92 budget identifies \$30,000/\$40,000 for sidewalk repair within the City including handicapped sidewalk ramp construction.

PRIORITY NO. 8: Provision for assistance to private providers of homeless shelter facilities.

5 Year Results: Provision for assistance for construction of emergency homeless shelter facilities for 100 beds through the City's CDBG Entitlement Program. Provision of transitional housing for the City's homeless population. Provision of permanent affordable housing for low income families through such programs as first-time home buyers program.

Rationale: The community has a number of active groups assisting a wide range of homeless shelter and social service needs. This program would supplement these efforts by providing funding for shelter facilities not already provided under other grant programs. The homeless population further needs a "stepping stone" approach to obtaining permanent affordable housing in the community, including the development of single room occupant (SRO) units.

Programs: The City proposes to allocate \$50,000 of CDBG Entitlement funds under the 1992 Program Year to provide a means to assist homeless shelter providers with physical improvements. These funds are currently identified for use in assisting Catholic Social Services in development of a 48 bed family shelter facility. This assistance would provide for parking lot construction and playground equipment under an approved Subrecipient Agreement.

Other potential programs include:

Supplemental Assistance for Facilities to Assist the Homeless (SAFAH). The purpose of the SAFAH program is to provide grants to cities, urban counties and non-profit organizations to acquire and/or rehabilitate facilities to house the homeless. funds can also provide for operating costs and support services. The Rescue Mission and V.I.S.A.L.I.A. may apply for funds under this program during the current program year.

Permanent Housing for Handicapped Homeless Persons. Only States and Indian Tribes can apply for this program, but housing authorities and non-profit organizations can receive funds through the State. The program provides permanent housing assistance in developing community-based, long-term housing and supportive services for projects housing not more than eight handicapped individuals and/or families who are homeless or at risk of becoming homeless. Funds can be used for acquisition and/or moderate/substantial rehabilitation of buildings for use as transitional housing.

Supportive Housing for Persons with Disabilities (Section 811) This program provides no-interest capital advances in the development of new housing for very low income persons with disabilities and project rental assistance to cover the difference between the HUD-approved operating cost per unit and 30 percent of the resident's adjusted income. Only private non-profit organizations are eligible to apply for the capital advances. Funds can be used for new construction and rehabilitation of facilities and the acquisition of housing for group homes. Sponsors must provide commitments to HUD that necessary supportive services will be funded on a long-term basis.

Tulare County Alcoholism Council Programs. The New Visions Program, the Pine Recovery Home, and other programs assist alcohol dependent men and women, as well as unwed mothers, by providing shelter and support services.

PRIORITY NO. 9: Construction of new rental units for very low to moderate income persons and families.

5 Year Results: Construction of 50 new rental units for very low to moderate income households.

Rationale: Visalia's population is increasing at a substantial rate which creates a demand for affordable rental housing. Housing costs are also beginning to escalate, particularly for renters, even faster than for owner-occupied housing units. Assistance in providing new rental units will help meet this concern.

Program: Visalia Community Redevelopment Agency (VCRA). VCRA housing funds will be used for property acquisition. This would be similar to the use of VCRA funding for single family homes as described under PRIORITY 1 (above). Such property would then be sold to developers (including non-profit housing corporations) for construction of rental units. It is expected that such program funding would provide for development of 10 rental units per year for the next five years.

Farmers Home Administration (FmHA) 514/516 Program. This program provides loans (514) and grants (516) to developers of farm labor housing, non-profit organizations and public agencies such as the City of Visalia and the Housing Authority. While FmHA is permitted to contribute up to a 90 percent grant to such projects, it usually provides 50 percent grants due to funding constraints. There are no locational limitations imposed by the programs. Farmers and private developers are eligible for loan funds under the 514 program. The number of units to be constructed under these programs over the next five years has not been estimated.

California Housing Finance Agency (CHFA) AB 333 Subsidized Rental Allocations. This program provides deferred write-down loans between \$1,000 and \$5,000 per unit with below market rate interest rates and operating subsidies to developers of rental housing projects. Payments commence in the 10th year and are due and payable in the 15th year. This rental project program is usually piggybacked with the FmHA 515 program. In exchange for these attractive interest rates, the developer must set aside twenty percent (20%) of the units to be affordable for very-low income households and another twenty-nine percent (29%) of the units for low income households.

This program does not have the same locational limitations that the 515 program has nor is it solely applicable to areas which have less than 20,000 persons. Therefore, CHFA housing projects can be built in Visalia.

Low Income Housing Tax Credit (LIHTC) Program. This program provides for federal tax credits for private developers and investors who agree to set-aside all or a portion of their units for low income households for not less than fifteen (15) years. A minimum of twenty percent (20%) of the units must be available to families whose incomes are less than fifty percent (50%) of the County median income or forty percent (40%) of the units must be made available to families whose income does not exceed sixty percent (60%) of the median.

Developers and investors must apply for an allocation of housing units from the State Allocation Committee administered by the Department of Finance. While the program has been beneficial in adding low income housing units to the local housing stock, the Statewide allocations under this program are limited and the application process is cumbersome and expensive for the developer.

PRIORITY NO.10: Provide increased housing opportunities for low income home buyers.

5 Year Results: Assist first-time home buyers in acquiring houses.

Rationale: A substantial number of Visalia residents cannot afford the necessary down payment or the monthly payment to become home buyers. There is a need for programs that can assist residents in this area.

Programs: California Housing Finance Agency (CHFA). CHFA has three single family programs for mostly moderate and middle income home buyers. Each provides permanent mortgage financing for first time home buyers generally at below market interest rates. Only a five percent (5%) down payment is required. One of the programs provides a deferred second loan to pay for closing costs and/or to reduce the monthly principal and interest payments. Another allows sweat equity to replace the down payment.

Builders and developers apply for CHFA financing through participating mortgage lenders. Loans are also available for previously owned properties. The CHFA programs are important housing programs for the City of Visalia because housing prices are still somewhat affordable. This is not true in other parts of California.

No data is available at this time as to how many of the CHFA beneficiaries are of low and moderate income, but the program is listed because it is instrumental in the affordable housing market. The HOME Program and HOPE III Program also provide funds for assisting first time home buyers in acquiring houses (refer to Priority No. 5). The City will be exploring the possibility of offering first time home buyers assistance from its HOME and tax increment set aside funds.

Other Home Ownership Programs (reference section on new construction for homeowners).

PRIORITY NO.11: Provide increased rental assistance to very low income households.

5 Year Results: Increase the number of Section 8 rental vouchers within the City of Visalia.

Rationale: The number of households on the Housing Authority's Section 8 waiting list in the City of Visalia is over 500. The need for rental assistance may be even greater than that number may indicate. Currently TCHA administers 534 units of Section 8 Rental Assistance vouchers and certificates. The County Housing Authority does not anticipate receiving additional vouchers in 1992.

Programs: This program provides rental assistance to qualified low and moderate income households. A voucher allows the household to find an affordable housing unit of their choice. The household would then pay 30 percent of their income toward the rent and the federal government will pay the difference.

PRIORITY NO.12: In cooperation with Southern California Edison and Self-Help Enterprises, provide for housing weatherization services for eligible low and moderate income homeowners.

5 Year Results: Complete weatherization and energy conservation improvements for 2,500 low and moderate income housing units.

Rationale: Many of the housing units occupied by low and moderate income homeowners are not provided with energy conservation and weatherization improvements. As a result, these persons and families are required to pay an increasing cost for energy utilities for heating and cooling. This results

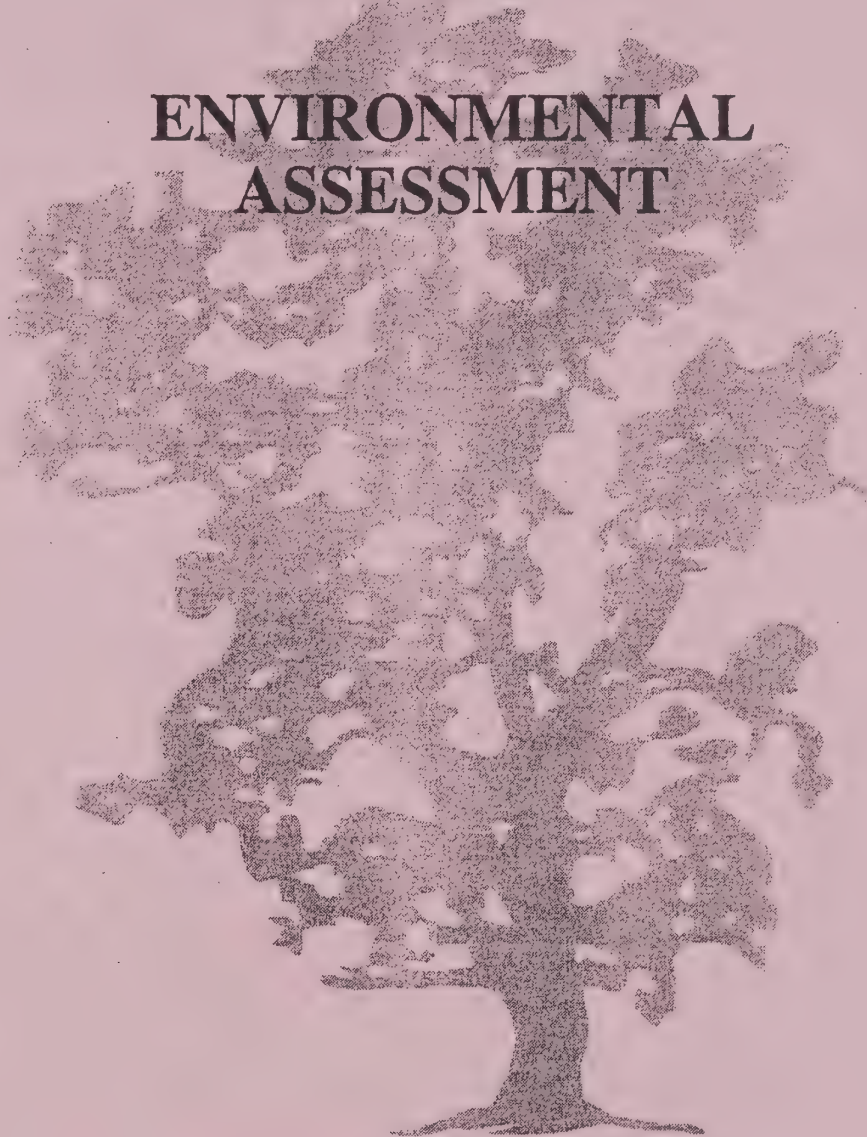
in increasing higher housing costs for persons least able to afford them. Improvements under this program will result in a significant decrease in energy costs for these homeowners.

Programs:

Self-Help Enterprises provides for the allocation of Southern California Edison weatherization grants for eligible low and moderate income households within Visalia. In addition, the Federal Department of Energy and the Department of Economic Opportunity provides weatherization grant funding through its Low Income Energy Assistance Program.

CHAPTER VIII

**ENVIRONMENTAL
ASSESSMENT**



Environmental Document #92-29
Cross Reference at:
City of Visalia Planning Dept.

CITY OF VISALIA
707 W. ACEQUIA STREET
VISALIA, CA 93291

NEGATIVE DECLARATION

Project Title: Amendment No. 92-13, Housing Element to the
City of Visalia General Plan

Address/Location: See Initial Study #92-29 (attached)

Contact Person: Mauna Ekema Phone: (209) 730-7034

Project Description: See Initial Study #92-29 (attached)

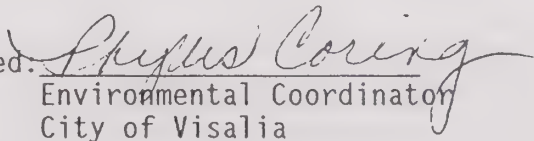
Pursuant to City Resolution No. 83-101, the Environmental Coordinator of the City of Visalia has reviewed the proposed project described herein and has found that it will not result in any significant effect upon the environment because of the reasons listed below:

Reasons for Negative Declaration:

Initial Study #92-29 (attached) has not identified any significant, adverse environmental impacts that may occur because of the project.

Copies of the plans and other documents relating to the subject project may be examined by interested parties at the office of the Environmental Coordinator, City Planning Department, in City Hall, at the above address. Comments regarding the proposed project must be made in writing and filed with the City Clerk, City of Visalia prior to September 15, 1992.

Date: August 24, 1992

Signed: 
Environmental Coordinator
City of Visalia

CHAPTER VIII

ENVIRONMENTAL ASSESSMENT

Project Description

This project consists of the proposed adoption of the Visalia General Plan Housing Element, which includes of an identification and analysis of existing and projected housing needs, and statements of goals, policies, objectives, and programs for the preservation, improvement, and development of housing.

The State of California requires that each City prepare a Housing Element once every five years. As a part of the update process, two significant surveys were completed, a vacant land survey and a housing quality survey. In addition, the 1990 Census and other recent data was gathered to monitor changes in population, household, and housing unit characteristics. Housing program information has been updated and accomplishments enumerated. Constraints to the production of affordable housing have been identified. Housing related goals, policies, and programs are proposed.

The Housing Element will not result in any adverse environmental impacts in that it enumerates existing and projected housing characteristics and needs, and provides housing program information. In fact, the Housing Element will result in improvements to the environment by guiding the City's actions in achieving goals and policies which lead to safe and affordable housing to meet the projected housing needs of the existing and planned local population. However, there are some aspects of both the existing programs and proposed policies which warrant further comment.

The following mitigation measures for the Housing Element were derived from the Environmental Impact Report (EIR) of the Land Use Element Update to the Visalia General Plan, which was adopted in July, 1991. The EIR is on file at Visalia City Hall, 707 W. Acequia Street, Visalia, CA. 93291. The Land Use Element policy number which implements each of these mitigation measures is indicated in parentheses. Only those mitigation measures which pertain to residential development are shown below.

1. - Earth

1.a.,d. - Geology

No unique geologic or physical features would be disturbed as a result of the Housing Element. According to the Tulare County Environmental Resources and Management Element (ERME), Volume II - Soils, flatlands in Tulare County are overlain with alluvial deposits formed from the erosion of higher lands to the east and west. Due to the flatness and stability of the ground base, no significant impacts caused by the Housing Element are expected.

1.b. - Soils

The Housing Element will have no significant environmental impacts on soils. Minor disruption, compaction, and overcovering of existing soils would result from housing development. Preparation of housing sites prior to construction should mitigate potential impacts associated with unstable or expansive soils including site grading. Site grading will be provided to reduce the potential for soil movement, to insure proper soil compaction, and to provide for adequate run-off flow.

1.e.,f. - Erosion

The Housing Element will have no significant environmental impacts on erosion. Construction of housing units is not expected to significantly alter run-off patterns or cause erosion. Development of housing units will include construction of proper drainage facilities to accommodate run-off in accordance with City of Visalia Standard Specifications.

1.c. - Topography

The Housing Element will have no significant environmental impacts on topography. The City of Visalia is nearly flat; therefore, construction of housing would not adversely impact existing topography.

1.g. - Seismicity

According to the Five County Seismic Safety Element (July, 1974), no active or historical earthquake faults are located near the City of Visalia. The report indicates that the primary earthquake hazard affecting the Visalia area is ground shaking, not surface rupture or ground failure. The potential for liquefaction (soils losing stability due to rapid mixture with ground water during tremors), is possible, but not likely.

2. - Air Quality

The development and layout of neighborhoods/subdivisions for ease of pedestrian access to neighborhood convenience centers and mass transit stops can somewhat mitigate air emissions. For example, cul-de-sac openings and internal neighborhood links to shopping centers can reduce automobile use and therefore reduce air emissions. In some instances, however, mitigation measures to reduce air emissions must be considered.

2.a. - Substantial air emissions or deterioration of ambient air quality.

- Provide incentives for projects to incorporate mixed land uses which encourage walking between land uses and reduced vehicle trips. (2.3.2)
- Promote the proximity of projects with a variety of compatible land uses to encourage pedestrian transportation between projects. (2.3.2)
- Encourage a balance between jobs and dwelling units within each subregion to reduce vehicle work trips between subregions. (2.3.4)
- Promote the allocation of high density housing near mass transit facilities to maximize access and reduce vehicle trips. (2.3.3)
- Promote land uses that result in minimal air pollutant emissions. (2.3.5)
- Coordinate with the Tulare County Air Pollution Control District (TCAPCD) to develop an Air Quality Review Procedure which includes development of significant thresholds and evaluation procedures for new development projects. Mitigation measures recommended by TCAPCD would be incorporated into the new development projects. The TCAPCD would assume responsibility for monitoring approved air quality mitigation measures. This review procedure would supplement the California Environmental Quality Act (CEQA) review process. (2.3.6, 2.3.7, 2.3.10)
- Coordinate with the TCAPCD to develop a trip reduction ordinance that would require large employers and local developers of large residential tracts to reduce employee work trips through car-pooling and the use of mass transit. (2.3.7)

- Coordinate with the Tulare County Agricultural Commissioner's Office, TCAPCD, and the California Air Resources Board (CARB) to determine the health risk impacts of aerial spraying and to determine the need and feasibility of buffer zones, especially for residential areas. (2.3.1)
- Facilities which would result in high peak traffic volumes and CO hot spots or result in unhealthful toxic air emissions should not be located in the vicinity of land uses associated with sensitive receptors. The determination of "unhealthful" and "vicinity" should be performed by the TCAPCD. (2.12.14)
- The City of Visalia will support air quality planning efforts in the San Joaquin Valley and basin by supporting the San Joaquin Valley Air Quality Attainment Plan and working with the Tulare County Air Pollution Control District (Tulare County Department of Health Services) to implement measures to reduce emissions from direct and indirect pollution sources. (2.12.15)

3. - Water

Continued residential development in conformance with the General Plan and the Housing Element will not generate significant adverse impacts on the community's water system. There exists an adequate source of potable water meeting state and federal safe drinking water standards and minimum fire flow requirements to accommodate planned growth in accordance with the General Plan. However, the increase in water demand resulting from future housing development will contribute to the further depletion of groundwater. Mitigation measures as outlined in the City's General Plan are identified below.

3.g. - Change in the quantity of ground waters, either through direct additions or withdrawals, or through interception of an aquifer by cuts or excavations.

- Conserve or create groundwater recharge zones, i.e., permeable pavements and parking lots, alleys, artificial spreading grounds, ditch networks, sump areas in parking lots, parks. (5.1.15)
- Use pervious paving material whenever feasible to reduce surface water runoff and aid in groundwater recharge. (5.1.16)
- Control urban and storm water runoff, and point and non-point discharge of pollutants through implementation of best management practices, i.e., zoning ordinances, detention facilities, porous pavement, vegetative systems, etc. (2.4.5, 5.1.14)

3.h. - Substantial reduction in the amount of water otherwise available for public water supplies.

- No development shall occur unless water supplies are available to adequately serve the project. The City shall participate in the commission of a study to determine the safe yield of the locally affected groundwater reservoir and adopt development policies accordingly. (2.4.2)
- The City shall require water meters for new residential development. (2.4.3)
- The City shall institute a water conservation program which will set goals for overall reduction in water use. In order to achieve water conservation goals, water meters shall be required for new development and for more recent existing development that has been constructed to allow easy retrofit (tie-ins to water lines provided with meter boxes in place). (2.4.4)

4. - Plant Life

There will be no adverse impact to plant life.

5. - Animal Life

There will be no adverse impact to animal life.

6. - Noise

New residential development in accordance with the General Plan and the Housing Element has the potential for exposure to high noise levels based on location near major streets, railroads and airports.

For federally funded projects, the United States Department of Housing and Urban Development (HUD) has adopted noise standards for new housing construction. These standards state that areas exposed to noise levels of 65 LDn or less are considered acceptable. For sites exposed to noise exceeding 65 Ldn but not exceeding 75 Ldn, the standards require that appropriate sound attenuation be provided to reduce noise impacts to an acceptable level. If the site is exposed to noise exceeding 75 Ldn, it is considered unacceptable, and no new residential uses would be permitted within this area.

When appropriate, all of these criteria will be used in evaluating noise exposure when entitlement applications for residential development are submitted.

When appropriate, acoustical analysis will be required that can demonstrate that the project will reduce noise from these sources to an acceptable level.

6.a. - Mitigation Measures for increases in existing noise levels.

- Performance standards of the City's Noise Ordinance should be incorporated into the review/approval process for individual projects when such projects involve potential conflicts between commercial/industrial and noise-sensitive uses. (4.1.5a)
- The City shall adopt minimum noise mitigation "packages" for the development of noise-sensitive land uses adjacent to the major roadways with potential noise conflicts listed in Section 4.5.3.1. Such packages may include the use of setbacks to ensure that the exterior noise levels at the closest building facade do not exceed 65 Db L(dn) so that a noise barrier of modest height (6-8') may be used to achieve an acceptable noise exposure of 60 dB L(dn) or below in outdoor activity areas and common construction techniques may be used to achieve an acceptable interior noise exposure of 45 dB L(dn) or below. Allowing for the location of noise-sensitive uses closer to the roadway than this will necessitate more substantial noise mitigation measures, some of which have the potential to greatly increase development costs. It should be noted that berms or a combination of walls and berms are a preferred alternative to the exclusive use of walls as noise barriers. (4.1.5b)
- For multi-family development, site design shall be effectively used to reduce noise mitigation requirements. Examples of good site design principles are the location of carports and other buildings which are not noise-sensitive adjacent to the roadway to provide for increased setback and shielding of noise-sensitive areas, and the location of individual patios and decks and common outdoor recreation areas on the opposite sides of buildings from the noise source. (4.1.5c)
- The City shall consider minimizing the development of new residential land uses in the area east of the industrial park and adjacent to other existing major commercial/industrial sites to minimize the potential for noise complaints. This may require modifications to land use patterns which were adopted as part of the 1976 General Plan. (4.1.5d)

7. - Light and Glare

There will be no adverse impact which results in increased light and glare.

8. - Land Use

New residential development in accordance with the General Plan and the Housing Element allows for sufficient growth to accommodate the projected needs identified by the Housing Element for its five (5) year planning period. Mitigation measures related to land use are identified below.

8.a. - The proposal will result in a substantial alteration of the present or planned land use of an area.

- Designate buffering land uses adjacent to all existing or planned residential land uses where Heavy Industrial designations are shown in the Plan Area, with uses such as parks, drainage ponds or open space. (3.7.5)
- Where existing land uses are incompatible, require compliance with performance standards as a condition of expansion or change of use. (3.7.4)
- Require performance standards in place of design standards in Policy 3.7.4. All new industrial development adjacent to existing or planned residential land uses shall have to meet specific performance standards intended to ensure compatibility. Require setback or wall buffers for all new residential areas adjacent to existing or planned industrial uses. (3.7.4)
- Revise the Draft LUE Map to eliminate residential uses in Airport Zone A, and public institutional uses in Airport Zone C. (7.2.1)
- Revise policies 3.5.4 (3.5.5) and 3.5.5 (3.5.6) to provide for integration of convenience level and neighborhood level commercial uses into neighborhoods. Require design measures which de-emphasize use of walls as buffers, which create barriers to pedestrian access. (3.5.13)
- Add to policies 3.5.6 (3.5.7), 3.5.7 (3.5.8), 3.5.8 (3.5.9), and 3.5.9 (3.5.10) requirements for site design concepts for community and regional level commercial to be included into master planning and site planning which provide for compatibility with surrounding residential (multi-family as well as single family). The use of buffering land uses, such as office uses between residential

and high intensity commercial should be considered. Require design concepts which encourage pedestrian access to and within these developments to reduce traffic-related conflicts. (3.5.14)

9. - Natural Resources

There will be no adverse effect on natural resources.

10. - Risk of Upset

There will be no risk of upset of hazardous materials as a result of this Housing Element.

11. - Population

11.a. - The proposal will alter the location, distribution, density, or growth rate of the human population of an area.

It is anticipated that residential development, in conformance with the General Plan and the Housing Element, will alter the location, distribution, density, and growth rate of the population in the City of Visalia. However, the rising population is expected and anticipated by the General Plan and all of the Elements which pertain to it. Population can be controlled by growth boundaries and residential density limits with the basic intent of concentrating growth/population in semi-concentric urban areas. This relates to housing as described in the following section.

12. - Housing

12.a. - The proposal will affect existing housing or create a demand for additional housing.

None Identified. As indicated earlier, the Housing Element will not result in any adverse environmental impacts in that it enumerates existing and projected population/housing characteristics and needs, and provides housing program information. The Housing Element acts as a tool for local decision makers to carry out related housing goals, policies, and programs, and therefore has no identified environmental impacts.

13. - Transportation/Circulation

13.a. - Mitigation measures for generation of substantial additional vehicular movement.

- Balance the mix and quantity of the commercial, residential, industrial and employment centers to maintain the required LOS on the circulation system. (5.6.C)
- Review and modify all of the implementing policies under the objectives in Measure 4.3-4 necessary to reflect the mitigations required to maintain LOS C on the circulation system. In some instances, office and industrial development may have to be relocated, downscaled or eliminated. There should be sufficient flexibility in the designations of land uses beyond year 2010 to allow the modifications necessary to maintain a viable circulation system. Maintain current Urban Reserve category to designate non-specific land uses in order to retain flexibility in future land use planning. Add the reserve designation on the Business Research Parks in West Visalia, north of SR 198 and on a portion of the BRP south of SR 198. Add reserve classification to the industrial designations north of Riggins Avenue, east of Road 76. (5.6.17)
- Implement a monitoring and evaluation program that will provide the data and planning needed to develop an effective and coordinated Capital Improvement Program (CIP) that will provide the improvements to the circulation system in concert with development so that Visalia can grow in an orderly manner. (5.6.D)
- Prepare an inventory of roadway capacity on critical segments, at critical intersections and interchanges on the circulation system within one year of the adoption of the General Plan to adequately anticipate future impacts of growth. (5.6.14)
- Identify street segments and intersections that are operating worse than the adopted LOS standard contained in the Circulation Element. Adopt a CIP funding program, including schedule, to improve the operation to LOS C or better. (5.6.15)
- The City shall annually monitor traffic volumes on selected street segments and at selected intersections to determine if there has been a significant increase in volumes. Using this information, project the volumes on the rest of the circulation system. Where there appears to be an increase that cause the segment or intersection to approach high LOS C or above, perform additional counts and

studies at those locations. The City shall be responsible for managing all traffic studies to ensure consistency. (5.6.16)

- The circulation system segments, intersections and interchanges impacted by the proposed development will operate at LOS C or better with project-added traffic, or that there will not be a net degradation of LOS. Where proposed projects are not contiguous to existing development within the City, the traffic/circulation analyses shall address the cumulative impacts of the project plus all intervening undeveloped areas. (5.6.16a)
- Project(s) in the CIP will provide sufficient capacity on the circulation system segments, intersections and interchanges impacted by the proposed development so that the system will operate at or above the minimum level of service specified in the Circulation Element with project-related traffic. (5.6.16b)

14. - Public Services

The proposal will have an effect upon, or result in a need for new or altered governmental services in the following areas:

14.a. - Fire Protection.

- Provide additional fire services and police services, as needed, as the planning area develops. (5.2.9, 5.2.10)

14.b. - Police Protection.

- Annually monitor the need for law enforcement personnel, as the planning area develops. (5.2.10)

14.c. - Schools.

- The continuing development of residential uses as described in the General Plan and the Housing Element will have an impact on the ability of the Visalia Unified School District (VUSD) to serve the new students generated by this development. The VUSD is responsible for planning schools based on projected population growth. The VUSD generates revenue by imposing development fees on all new construction to fund construction of new schools.

14.c. - Parks or other recreational facilities.

- The City shall acquire sufficient park acreage to meet existing demands. Based on the standard recommended in the Conservation, Open Space, Recreation, and Parks (COSRP) Element and a current population of 74,169 the City will acquire an additional 221 acres of mini, neighborhood and community park land. (2.1.3)
- The City shall implement a program of park land acquisition and improvements, phased to keep pace with actual population growth, in order to meet the standard of four (4) acres/1,000 population. (2.1.3)

15. - Energy.

The Housing Element will have no impact on energy sources or the use of energy.

16. - Utilities

The proposal will result in a need for new systems, or substantial alterations to the following utilities:

16.a. - Power or natural gas.

- None identified.

16.b. - Communications systems.

- None identified.

16.c. - Water.

- Refer to Policies 2.4.2, 2.4.3, and 2.4.4.

16.d. - Sewer or septic tanks.

- Prepare and/or update the Wastewater Treatment and Storm Drainage Master Plans, the Circulation Element and any other specific or master plans related to infrastructure development on a periodic basis. (5.1.1)

16.e. - Solid waste and disposal.

- Develop and implement a Recycling and Source Reduction Element to further promote recycling. (5.2.8)

17. - Human Health

The Housing Element will not result in a creation of any health hazard or potential health hazard. In fact, the Housing Element will result in improvements to human health by guiding the City's actions in achieving goals and policies which lead to safe and affordable housing to meet the projected housing needs of the existing and planned local population.

FINDINGS

The policies and programs enumerated in the Housing Element will not result in generation of significant adverse effects on the environment, and implementation of these policies will enhance the environment by improving the quality of the housing stock and by providing a variety of housing types for a diverse population. Any new housing which results from implementation of these programs will also be in conformance with the City's adopted General Plan, and public services have been planned accordingly. The EIR for the General Plan considered the effect of this growth on the environment.

Based upon the comments received from reviewing agencies, and upon the above analysis, it has been determined that this project will not result in a significant adverse effect on the environment. Therefore, a Negative Declaration is the appropriate environmental document for this project.

INITIAL STUDY ENVIRONMENTAL CHECKLIST

A. BACKGROUND

Name of Proponent: CITY OF VISALIA - DEVELOPMENT SERVICES DEPARTMENTAddress of Proponent: 900 W. OAK
VISAIA, CATelephone Number: 730--7034Date of Review: AUGUST 27, 1992 TO SEPTEMBER 15, 1992Agency Requiring Checklist: City of VisaliaName of Proposal, (if applicable): HOUSING ELEMENT TO THE GENERAL PLAN

B. ENVIRONMENTAL IMPACTS

(Explanations of all "YES" answers are required on attached sheets)

	NO	YES			CUMULATIVE
		NOT SIGNIFICANT	SIGNIFICANT UNLESS MITIGATED	SIGNIFICANT NO APPARENT MITIGATION	
1. Earth.					
Will the proposal result in:	<input checked="" type="radio"/>				
a. Unstable earth conditions or in changes in geologic structures?	<input checked="" type="radio"/>				
b. Disruptions, displacements, compaction or overcovering of the soil?	<input checked="" type="radio"/>				
c. Change in topography or ground surface relief features?	<input checked="" type="radio"/>				
d. The destruction, covering or modification of any unique geologic or physical feature.	<input checked="" type="radio"/>				
e. Any increase in wind or water erosion of soil, either on or off the site?	<input checked="" type="radio"/>				
f. Changes in deposition or erosion of beach sands, or changes in siltation, deposition or erosion which may modify the channel of a river or stream or the bed of the ocean or any bay, inlet or lake?	<input checked="" type="radio"/>				
g. Exposure of people or property to geologic hazards such as earthquakes, landslides, mud slides, ground failure, or similar hazards?	<input checked="" type="radio"/>				
2. Air					
Will the proposal result in:		<input checked="" type="radio"/>			
a. Substantial air emissions or deterioration of ambient air quality?	<input checked="" type="radio"/>				
b. The creation of objectionable odors?	<input checked="" type="radio"/>				
c. Alteration of air movement, moisture, or temperature, or any change in climate, either locally or regionally?	<input checked="" type="radio"/>				

		YES			
	NO	NOT SIGNIFICANT	SIGNIFICANT UNLESS MITIGATED	SIGNIFICANT NO APPARENT MITIGATION	CUMULATIVE
3. <u>Water</u> Will the proposal result in:					
a. Changes in currents, or the course of direction of water movements, in either marine or fresh water?	<input checked="" type="radio"/>				
b. Changes in absorption rates, drainage patterns, or the rate and amount of surface runoff?	<input checked="" type="radio"/>				
c. Alterations to the course or flow of flood waters?	<input checked="" type="radio"/>				
d. Changes in the amount of surface water in any water body?	<input checked="" type="radio"/>				
e. Discharge into surface waters, or in any alteration of surface water quality, including but not limited to temperature, dissolved oxygen or turbidity?	<input checked="" type="radio"/>				
f. Alteration of the direction or rate of flow of ground waters?	<input checked="" type="radio"/>				
g. Change in the quantity of ground waters, either through direct additions or withdrawals, or through interception of an aquifer by cuts or excavations?		<input checked="" type="radio"/>			
h. Substantial reduction in the amount of water otherwise available for public water supplies?		<input checked="" type="radio"/>			
i. Exposure of people or property to water related hazards such as flooding or tidal waves?	<input checked="" type="radio"/>				
4. <u>Plant Life</u> Will the proposal result in:					
a. Change in the diversity of species, or number of any species or plants (including trees, shrubs, grass, crops, and aquatic plants)?	<input checked="" type="radio"/>				
b. Reduction in the numbers of any unique, rare, or endangered species of plants?	<input checked="" type="radio"/>				
c. Introduction of new species or plants into an area, or in a barrier to the normal replenishment of existing species?	<input checked="" type="radio"/>				
d. Reduction in acreage of any agricultural crop?	<input checked="" type="radio"/>				

	NO	YES			CUMULATIVE
		NOT SIGNIFICANT	SIGNIFICANT UNLESS MITIGATED	SIGNIFICANT NO APPARENT MITIGATION	
5. <u>Animal Life</u> Will the proposal result in:					
a. Change in the diversity of species, or numbers of any species or animals (birds, land animals including reptiles, fish and shellfish, benthic organisms or insects)?	<input checked="" type="radio"/>				
b. Reduction of the numbers of any unique, rare or endangered species of animals?	<input checked="" type="radio"/>				
c. Introduction of new species of animals into an area, or result in a barrier to the migration or movement of animals?	<input checked="" type="radio"/>				
d. Deterioration to existing fish or wildlife habitat?	<input checked="" type="radio"/>				
6. <u>Noise.</u> Will the proposal result in:		<input checked="" type="radio"/>			
a. Increases in existing noise levels?					
b. Exposure of people to severe noise levels?	<input checked="" type="radio"/>				
7. <u>Light & Glare.</u> Will the proposal produce new light or glare?	<input checked="" type="radio"/>				
8. <u>Land Use:</u> Will the proposal result in a substantial alteration of the present or planned land use of an area?		<input checked="" type="radio"/>			
9. <u>Natural Resources.</u> Will the proposal result in:	<input checked="" type="radio"/>				
a. Increases in the rate of use of any natural resources?					
b. Substantial depletion of any non-renewable natural resource?					
10. <u>Risk of Upset.</u> Will the proposal involve:	<input checked="" type="radio"/>				
a. A risk of an explosion or the release of hazardous substances (including, but not limited to, oil, pesticides, chemicals, or radiation) in the event of an accident or upset conditions?					
b. Possible interference with an emergency response plan or an emergency evacuation plan?	<input checked="" type="radio"/>				

	NO	YES			
		NOT SIGNIFICANT	SIGNIFICANT UNLESS MITIGATED	SIGNIFICANT NO APPARENT MITIGATION	CUMULATIVE
11. <u>Population.</u> Will the proposal alter the location, distribution, density, or growth rate of the human population of an area?		<input checked="" type="radio"/>			
12. <u>Housing.</u> Will the proposal affect existing housing, or create a demand for additional housing?		<input checked="" type="radio"/>			
13. <u>Transportation/Circulation.</u> Will the proposal result in:		<input checked="" type="radio"/>			
a. Generation of substantial additional vehicular movement?					
b. Effects on existing parking facilities, or demand for new parking?	<input checked="" type="radio"/>				
c. Substantial impact upon existing transportation systems?	<input checked="" type="radio"/>				
d. Alterations to present patterns of circulation or movement of people and/or goods?	<input checked="" type="radio"/>				
e. Alteration to water-borne, rail or air traffic?	<input checked="" type="radio"/>				
f. Increase in traffic hazards to motor vehicles, bicyclists or pedestrians?	<input checked="" type="radio"/>				
14. <u>Public Services.</u> Will the proposal have an effect upon, or result in a need for new or altered governmental services in any of the following areas:		<input checked="" type="radio"/>			
a. Fire protection?		<input checked="" type="radio"/>			
b. Police protection?		<input checked="" type="radio"/>			
c. Schools?		<input checked="" type="radio"/>			
d. Parks or other recreational facilities?		<input checked="" type="radio"/>			
e. Maintenance of public facilities, including roads?	<input checked="" type="radio"/>				
f. Other governmental services?					
15. <u>Energy.</u> Will the proposal result in:	<input checked="" type="radio"/>				
a. Use of substantial amounts of fuel or energy?					
b. Substantial increase in demand upon existing sources of energy, or require the development of new sources of energy?	<input checked="" type="radio"/>				

	NO	YES			
		NOT SIGNIFICANT	SIGNIFICANT UNLESS MITIGATED	SIGNIFICANT NO APPARENT MITIGATION	CUMULATIVE
16. <u>Utilities.</u> Will the proposal result in a need for new systems, or substantial alterations to the following utilities:		<input checked="" type="radio"/>			
a. Power or natural gas?		<input checked="" type="radio"/>			
b. Communications systems?		<input checked="" type="radio"/>			
c. Water?		<input checked="" type="radio"/>			
d. Sewer or septic tanks?		<input checked="" type="radio"/>			
e. Storm water drainage?		<input checked="" type="radio"/>			
f. Solid waste and disposal?		<input checked="" type="radio"/>			
17. <u>Human Health.</u> Will the proposal result in:	<input checked="" type="radio"/>				
a. Creation of any health hazard or potential health hazard (excluding mental health)?	<input checked="" type="radio"/>				
b. Exposure of people to potential health hazards?	<input checked="" type="radio"/>				
18. <u>Aesthetics.</u> Will the proposal result in the obstruction of any scenic vista or view open to the public, or will the proposal result in the creation of an aesthetically offensive site open to public view?	<input checked="" type="radio"/>				
19. <u>Recreation.</u> Will the proposal result in an impact upon the quality or quantity of existing recreational opportunities?	<input checked="" type="radio"/>				
20. <u>Cultural Resources.</u>	<input checked="" type="radio"/>				
a. Will the proposal result in the alteration of or the destruction of a prehistoric or historic archaeological site?	<input checked="" type="radio"/>				
b. Will the proposal result in adverse physical or aesthetic effects to a pre-historic or historic building, structure or object?	<input checked="" type="radio"/>				
c. Does the proposal have the potential to cause a physical change which would affect unique ethnic cultural values?	<input checked="" type="radio"/>				
d. Will the proposal restrict existing religious or sacred uses within the potential impact area?	<input checked="" type="radio"/>				

	NO	YES			CUMULATIVE
		NOT SIGNIFICANT	SIGNIFICANT UNLESS MITIGATED	SIGNIFICANT NO APPARENT MITIGATION	
21. <u>Mandatory Findings of Significance.</u>					
a. Does the project have the potential to degrade the quality of the environment, substantially reduce the habitat of a fish or wildlife species, cause a fish or wildlife population to drop below self sustaining levels, threaten to eliminate a plant or animal community, reduce the number or restrict the range of a rare or endangered plant or animal or eliminate important examples of the major periods of California history or prehistory?	<input checked="" type="radio"/>				
b. Does the project have the potential to achieve short-term, to the disadvantage of long-term, environmental goals? (A short-term impact on the environment is one which occurs in a relatively brief, definite period of time while long-term impacts will endure well into the future).	<input checked="" type="radio"/>				
c. Does the project have impacts which are individually limited, but cumulatively considerable? (A project may impact on two or more separate resources where the impact on each resource is relatively small, but where the effect of the total of those impacts on the environment is significant.)	<input checked="" type="radio"/>				
d. Does the project have environmental effects which will cause substantial adverse effects on human beings, either directly or indirectly?	<input checked="" type="radio"/>				

DISCUSSION OF ENVIRONMENTAL EVALUATION ATTACHMENT "A"

DETERMINATION

(To be completed by the Lead Agency)
On the basis of this initial evaluation:

I find that the proposed project COULD NOT have a significant effect on the environment, and a **NEGATIVE DECLARATION** will be prepared. ✓

I find that although the proposed project could have a significant effect on the environment, there will not be a significant effect in this case because the mitigation measures described on an attached sheet have been added to the project. A **NEGATIVE DECLARATION WILL BE PREPARED**.

I find the proposed project MAY have a significant effect on the environment, and an **ENVIRONMENTAL IMPACT REPORT** is required.

I find that as a result of the proposed project no new effects could occur, or new mitigation measures would be required that have not been addressed within the scope of the Program Environmental Impact Report (SCH No. 90020160). The Environmental Impact Report prepared for the City of Visalia Land Use Element (Amendment No. 90-04) was certified by Resolution No. 91-105 adopted on September 3, 1991. **THE PROGRAM ENVIRONMENTAL IMPACT REPORT WILL BE UTILIZED.**

Thyllis Corning
SIGNATURE

8-26-92
DATE

CITY OF VISALIA

RESOLUTION NO 92- 87

A RESOLUTION OF THE PLANNING COMMISSION OF THE CITY OF VISALIA
RECOMMENDING ADOPTION OF A NEGATIVE DECLARATION (ENVIRONMENTAL
LOG NO. 92-29) FOR GENERAL PLAN AMENDMENT NO. 92-13, THE HOUSING ELEMENT
OF THE GENERAL PLAN

WHEREAS, an amendment application was initiated by the Council of the City of Visalia (City Council) in accordance with Section 7651 of the Visalia Zoning Regulations to consider amending the City's General Plan; and

WHEREAS, the draft Housing Element of the General Plan text was first circulated in July 1992 with amendments released in August 1992; and

WHEREAS, the draft Negative Declaration on the project was prepared as appropriate, given full public review notice and released on August 19, 1992 for circulation as required under the California Environmental Quality Act (CEQA); and

WHEREAS, a Final Negative Declaration was prepared pursuant to CEQA and reviewed by the Planning Commission prior to approval of its recommendation on September 15, 1992; and

WHEREAS, the revised policies and programs integrate the mitigation measures indicated in the Negative Declaration, as appropriate; and

WHEREAS, the Visalia City Planning Commission (Planning Commission), gave due notice and held full and fair public hearings on the draft Housing Element in 1992 on September 15, 1992; and

WHEREAS, the Planning Commission reviewed and considered all comments received on the Negative Declaration in its entirety, adding all feasible mitigation measures to the draft Housing Element; and

WHEREAS, the Planning Commission has determined that the proposed amendments to the Housing Element to the General Plan are appropriate as amended and will contribute to the orderly and planned residential growth of the community as indicated in the text herein and incorporated by reference.

NOW, THEREFORE BE IT RESOLVED, by the Planning Commission that it recommends adoption of the Negative Declaration for Amendment 92-13 as presented in Exhibit "C".

BE IT FURTHER RESOLVED, that the Planing Commission of the City of Visalia finds that the proposed project is de minimis impact in its effect on the environment based on the following findings of fact:

1. That Amendment No. 92-13 is a proposal to amend the General Plan of the City of Visalia by amending and revising the Housing Element pursuant to State Law.

2. An initial study was conducted for the purpose of assessing and evaluating the Housing Element which indicated no potential for adverse environmental impact.
3. That the amendments will not directly affect wildlife resources. All development proposals subsequent to this amendment will require a full site specific environmental analysis by the environmental coordinator. Upon evaluation, a determination would be made concerning significant impacts, and if necessary, the application of mitigation measures and/or fees.
4. The Planning Commission of the City of Visalia hereby declares that there is no evidence before the Commission that these amendments will have any potential for adverse effect on wildlife resources, as defined in Section 711.2 of the Department of Fish and Game Code.

Passed and Adopted:

Commissioner Nugent offered the motion to this resolution, Commissioner Deissler seconded the motion and it carried by the following vote:

Ayes:	Commissioners Deissler, Lane, Nugent, and Sanchez
Noes:	None
Abstained:	None
Absent:	None

PHYLLIS CORING, Secretary
Visalia City Planning Commission

ATTEST: Barbara Phillips, Clerk

I, Barbara Phillips, Clerk of the Visalia City Planning Commission, certify that the above is a true copy of a resolution duly passed and adopted at a regular meeting of the Commission on September 28, 1992.

Barbara Phillips

RESOLUTION NO. 92-150
A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF VISALIA
ADOPTING NEGATIVE DECLARATION (ENVIRONMENTAL LOG NO. 92-29)
FOR PLAN AMENDMENT NO. 92-13,
THE HOUSING ELEMENT OF THE GENERAL PLAN

WHEREAS, an amendment application was initiated by the Council of the City of Visalia (City Council) in accordance with Section 7651 of the Visalia Zoning Regulations to consider amending the City's General Plan; and

WHEREAS, the draft Housing Element of the General Plan text was first circulated in July 1992 with amendments released in August, 1992; and

WHEREAS, the draft Negative Declaration on the project was prepared as appropriate, given full public review notice and released on August 19, 1992 for circulation as required under the California Environmental Quality Act (CEQA); and

WHEREAS, a Final Negative Declaration was prepared pursuant to CEQA and reviewed by the Planning Commission prior to recommending its approval on September 15, 1992; and

WHEREAS, the revised policies and programs integrate the mitigation measures indicated in the Negative Declaration, as appropriate; and

WHEREAS, the Visalia City Council gave due notice and held a full and fair public hearing on the draft Housing Element and Negative Declaration on October 5, 1992; and

WHEREAS, the City Council reviewed and considered all comments received on the Negative Declaration in its entirety, adding all feasible mitigation measures to the draft Housing Element; and

WHEREAS, the City Council has determined that the proposed amendments to the Housing Element to the General Plan are appropriate as amended and will contribute to the orderly and planned residential growth of the community as indicated in the text herein and incorporated by reference.

NOW, THEREFORE BE IT RESOLVED by the City Council of the City of Visalia that it adopts the Negative Declaration for Amendment 92-13 as presented in Exhibit "C".

BE IT FURTHER RESOLVED, that the City Council of the City of Visalia finds that the proposed project is de minimis in its impact effect on the environment based on the following findings of fact:

1. That Amendment No. 92-13 is a proposal to amend the General Plan of the City of Visalia by amending and revising the Housing Element pursuant to State Law.
2. An initial study was conducted for the purpose of assessing and evaluating the Housing Element which indicated no potential for adverse environmental impact.

3. That the amendments will not directly affect wildlife resources. All development proposals subsequent to this amendment will require a full site specific environmental analysis by the environmental coordinator. Upon evaluation, a determination would be made concerning significant impacts, and if necessary, the application of mitigation measures and/or fees.
4. The City Council of the City of Visalia hereby declares that there is no evidence before the Council that these amendments will have any potential for adverse effect on wildlife resources, as defined in Section 711.2 of the Department of Fish and Game Code.

Passed and Adopted: October 19, 1992

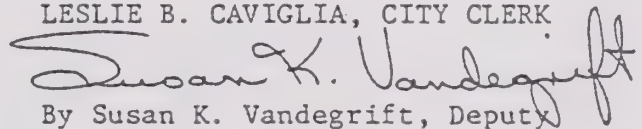
LESLIE B. CAVIGLIA, CITY CLERK

STATE OF CALIFORNIA)
COUNTY OF TULARE) ss.
CITY OF VISALIA)

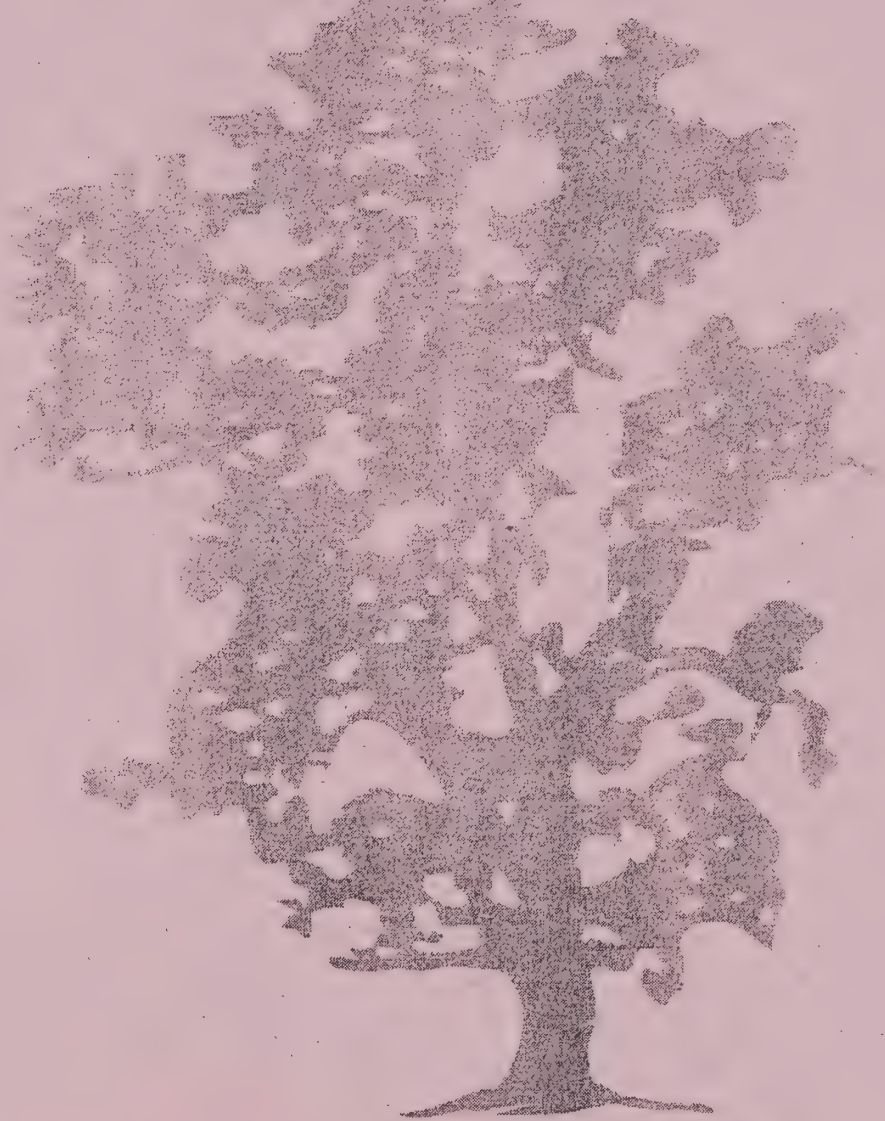
I, Leslie Caviglia, City Clerk of the City of Visalia, certify the foregoing is the full and true Resolution 92-150 passed and adopted by the Council of the City of Visalia at a regular meeting held on October 19, 1992.

Dated: October 20, 1992

LESLIE B. CAVIGLIA, CITY CLERK


By Susan K. Vandegrift, Deputy

APPENDICES



APPENDIX "A"

EXCERPTS FROM

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN

Adopted
MAY 20, 1991



TULARE COUNTY ASSOCIATION OF GOVERNMENTS
COURTHOUSE, ROOM 111
VISALIA, CA 93291-4593

EXHIBIT II-1

TULARE COUNTY SUBREGIONAL HOUSING MARKET AREAS

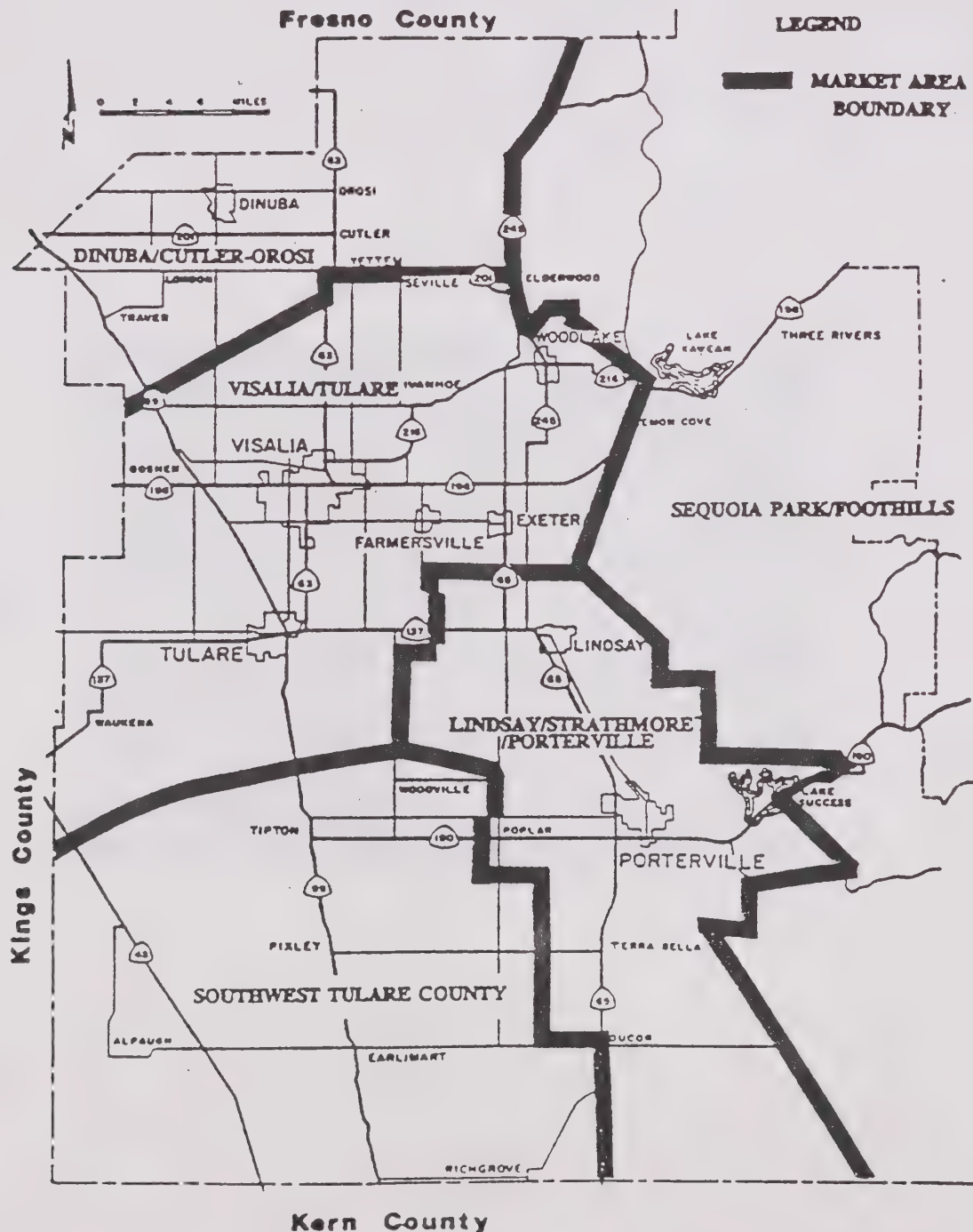


TABLE II-1

TULARE COUNTY POPULATION AND HOUSEHOLD PROJECTIONS JANUARY 1, 1990 AND JULY 1, 1997				
COUNTY	JANUARY 1, 1990		JULY 1, 1997	
	POPULATION	HOUSEHOLDS	POPULATION	HOUSEHOLDS
TULARE	308445	98347	370100	116300
SOURCE: STATE HCD 6/90				

TABLE II-2

TULARE COUNTY HOUSEHOLD PROJECTIONS BY INCOME GROUP JANUARY 1, 1990 AND JULY 1, 1997				
INCOME GROUP	JANUARY 1, 1990		JULY 1, 1997	
	NUMBER	%	NUMBER	%
VERY LOW	25570	26%	30238	26%
OTHER LOWER	18686	19%	22097	19%
MODERATE	19669	20%	23260	20%
ABOVE MODERATE	34422	35%	40705	35%
TOTAL:	98347	100%	116300	100%
SOURCE: STATE HCD 6/90				

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN
Tulare County Association of Governments

TABLE II-3

TULARE COUNTY - POPULATION ESTIMATES		
JANUARY 1, 1990 - LOCALITIES		
JURISDICTION	1990	% OF COUNTY
DINUBA	12382	4%
EXETER	7536	2%
FARMERSVILLE	6099	2%
LINDSAY	8614	3%
PORTERVILLE	28839	9%
TULARE	32085	10%
VISALIA	72248	23%
WOODLAKE	5615	2%
UNINCORPORATED COUNTY	135027	44%
TOTAL COUNTY	308445	100%
Source: DOF Population Estimates Published May, 1990		

TABLE II-4

TULARE COUNTY			
STATE DEPARTMENT OF FINANCE HOUSING ESTIMATES			
JANUARY 1, 1990 - LOCALITIES			
CITY	HOUSING UNITS	HOUSEHOLDS	% VACANT
DINUBA	3911	3759	3.89
EXETER	2649	2622	1.02
FARMERSVILLE	1875	1751	6.61
LINDSAY	2753	2635	4.29
PORTERVILLE	9621	9396	2.34
TULARE	10988	10681	2.79
VISALIA	26204	25211	3.79
WOODLAKE	1610	1562	2.98
TOTAL INCORPORATED	59611	57617	3.35
UNINCORPORATED	46384	40730	12.19
TOTAL COUNTY:	105995	98347	7.22
SOURCE: STATE DOF			

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN

Tulare County Association of Governments

TABLE II-9

**TULARE COUNTY - HOUSEHOLDS ESTIMATES/PROJECTIONS
SUBREGIONAL MARKET AREAS**

INCORPORATED AREAS, UNINCORPORATED COMMUNITIES, REMAINING UNINCORPORATED AREA
JANUARY 1, 1990 AND JANUARY 1, 1997

SUBREGIONAL MARKET AREA	LOCALITY	INCOME GROUP	JANUARY 1, 1990		JULY 1, 1997		1990-1997
			Households	Percent (%)	Households	Percent (%)	
DINUBA/CUTLER-OROSI	DINUBA	VERY LOW	1053	28%	1215	28%	163
		OTHER LOW	752	20%	858	20%	116
		MODERATE	714	19%	825	19%	110
		ABOVE MODERATE	1240	33%	1432	33%	192
		TOTAL	3759	100%	4340	100%	581
	UNINCORPORATED	VERY LOW	1742	25%	2086	25%	344
		OTHER LOW	1473	21%	1772	21%	299
		MODERATE	1388	20%	1662	20%	274
		ABOVE MODERATE	2478	35%	2959	35%	481
		TOTAL	7081	100%	8479	100%	1398
	TOTAL	VERY LOW	2794	26%	3301	26%	507
		OTHER LOW	2225	21%	2640	21%	415
		MODERATE	2102	19%	2486	19%	384
		ABOVE MODERATE	3719	34%	4391	34%	673
		TOTAL	10840	100%	12819	100%	1979
VISALIA/TULARE	EXETER	VERY LOW	787	30%	938	30%	152
		OTHER LOW	498	19%	594	19%	96
		MODERATE	472	18%	563	18%	91
		ABOVE MODERATE	865	33%	1032	33%	167
		TOTAL	2622	100%	3128	100%	506
	FARMERSVILLE	VERY LOW	543	31%	568	31%	25
		OTHER LOW	455	26%	476	26%	21
		MODERATE	368	21%	385	21%	17
		ABOVE MODERATE	385	22%	403	22%	18
		TOTAL	1751	100%	1831	100%	80
	TULARE	VERY LOW	3204	30%	3918	30%	714
		OTHER LOW	1923	18%	2351	18%	428
		MODERATE	1923	18%	2351	18%	428
		ABOVE MODERATE	3632	34%	4441	34%	809
		TOTAL	10681	100%	13061	100%	2380
	VISALIA	VERY LOW	5546	22%	6918	22%	1371
		OTHER LOW	4034	16%	5031	16%	997
		MODERATE	5799	23%	7232	23%	1434
		ABOVE MODERATE	9832	39%	12264	39%	2431
		TOTAL	25211	100%	31445	100%	6234
	WOODLAKE	VERY LOW	609	39%	706	39%	97
		OTHER LOW	312	20%	362	20%	50
		MODERATE	297	19%	344	19%	47
		ABOVE MODERATE	344	22%	398	22%	55
		TOTAL	1562	100%	1810	100%	248
	UNINCORPORATED	VERY LOW	2555	25%	2567	25%	12
		OTHER LOW	2107	21%	2148	21%	40
		MODERATE	2046	20%	2086	20%	40
		ABOVE MODERATE	3472	34%	3426	34%	-46
		TOTAL	10181	100%	10227	100%	46
	TOTAL	VERY LOW	13245	25%	15615	25%	2370
		OTHER LOW	9330	18%	10962	18%	1633
		MODERATE	10904	21%	12961	21%	2057
		ABOVE MODERATE	18330	36%	21964	36%	3634
		TOTAL	52008	100%	61502	100%	9494

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN
Tulare County Association of Governments

TABLE II-10

TULARE COUNTY - POPULATION ESTIMATES/PROJECTIONS									
SUBREGIONAL MARKET AREAS/CENSUS TRACTS									
JANUARY 1, 1990 AND JANUARY 1, 1997									
	Census Tract	1980 Pop	% of 1980 Pop	1990 Pop	1990 Community Pop	1990 Remaining Uninc. Pop	1997 Pop	1997 Community Pop	1997 Remaining Uninc. Pop
DINUBA/CUTLER-CROSI	2	6149	3%	7718			9261		
	3	7958	3%	9989			11985		
	4	5400	2%	6778			8133		
	5	6120	2%	7682			9217		
	6	4266	2%	5355			6425		
		29893		37521	22143	15378	45021	31252	13769
VIBALIA/TULARE	7	5232	2%	6567			7880		
	8	5460	2%	6853			8223		
	9	4822	2%	6052			7262		
	10.01	6103	2%	7660			9192		
	10.02	4472	2%	5613			6735		
	11	5828	2%	7315			8777		
	12	346	0%	434			521		
	13	4844	2%	6080			7295		
	14	3085	1%	3872			4646		
	15	6258	3%	7855			9425		
	16	7756	3%	9735			11681		
	17.01	5156	2%	6472			7765		
	17.02	3102	1%	3894			4672		
	18	4432	2%	5563			6675		
	19	6245	3%	7839			9405		
	20.01	4446	2%	5581			6696		
	20.02	4786	2%	6007			7208		
	20.03	4794	2%	6017			7220		
	20.04	2318	1%	2910			3491		
	20.05	3353	1%	4209			5050		
	21	1986	1%	2493			2991		
	22	6936	3%	8706			10446		
	23	7524	3%	9444			11332		
	24	4102	2%	5149			6178		
	29	7399	3%	9287			11143		
	30	4520	2%	5673			6807		
	31	3128	1%	3926			4711		
		128433		161206	138464	22742	193430	170067	23363
SW TULARE COUNTY	32	5033	2%	6317			7580		
	42	4171	2%	5235			6282		
	43	4417	2%	5544			6652		
	44	4578	2%	5746			6895		
		18199		22843	15406	7437	27409	19109	8300
LINDSAY/PORTERVILLE/ STRATHMORE	25	2597	1%	3260			3911		
	26	6602	3%	8287			9943		
	28	1820	1%	2284			2741		
	33	5437	2%	6824			8189		
	34	5120	2%	6427			7711		
	35	4649	2%	5835			7002		
	36	6967	3%	8745			10493		
	37	4000	2%	5021			6024		
	38	5481	2%	6880			8255		
	39	7456	3%	9359			11229		
	40	1637	1%	2055			2465		
	41	5578	2%	7001			8401		
	45	4211	2%	5286			6342		
		61555		77262	53099	24163	92706	63359	29347
SEQUOIA PARK/POOTHILL	1	3498	1%	4391			5268		
	27	4160	2%	5222			6265		
		7658		9612	7704	5908	11534	4282	7252
TOTAL:		245738		308445	232816	75629	370100	238069	132031
Source: U.S. Census, 1980 Census State Dept. of Housing and Community Development Dept. of Finance (DOF) 1984 Business Projections, and DOF Population Estimates Published May, 1990									

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN

Tulare County Association of Governments

TABLE II-11

TULARE COUNTY - HOUSEHOLD ESTIMATES/PROJECTIONS SUBREGIONAL MARKET AREAS/CENSUS TRACTS JANUARY 1, 1990 AND JANUARY 1, 1997									
Subregional Area	Census Tract	1980 Households	% of 1980 Households	90347 1990 Households	1990 Community Households	1990 Remaining Unacc. HH	116300 1997 Households	1997 Community Households	1997 Remaining Unacc. HH
DINUBIA/CUTLER-OROSI	2	1800	2%	2144			2536		
	3	2464	3%	2935			3471		
	4	1861	2%	2217			2622		
	5	1878	2%	2237			2646		
	6	1097	1%	1307			1545		
		9100		10840	7902	2938	12819	9457	3362
VISALIA/TULARE	7	1560	2%	1858			2198		
	8	1733	2%	2064			2441		
	9	1325	2%	1578			1867		
	10.01	1917	2%	2284			2700		
	10.02	1707	2%	2033			2405		
	11	2253	3%	2684			3174		
	12	167	0%	199			235		
	13	1521	2%	1812			2143		
	14	1068	1%	1272			1504		
	15	2277	3%	2712			3208		
	16	2284	3%	2721			3217		
	17.01	2138	3%	2547			3012		
	17.02	1174	1%	1399			1654		
	18	1775	2%	2114			2500		
	19	2102	3%	2504			2961		
	20.01	1645	2%	1960			2317		
	20.02	1815	2%	2162			2557		
	20.03	1575	2%	1876			2219		
	20.04	763	1%	909			1075		
	20.05	1265	2%	1507			1782		
	21	597	1%	711			841		
	22	2289	3%	2727			3224		
	23	2817	3%	3356			3968		
	24	1220	1%	1453			1719		
	29	2223	3%	2648			3132		
	30	1496	2%	1782			2107		
	31	953	1%	1135			1342		
		43659		52008	46316	5692	61502	56246	5256
SW TULARE COUNTY	32	1370	2%	1632			1930		
	42	1208	1%	1439			1702		
	43	1434	2%	1708			2020		
	44	1185	1%	1412			1669		
		5197		6191	4648	1543	7321	5827	1494
LINDSAY/PORTERVILLE/ STRATHMORE	25	784	1%	934			1104		
	26	2095	3%	2496			2951		
	28	734	1%	874			1034		
	33	1721	2%	2050			2424		
	34	1727	2%	2057			2433		
	35	1429	2%	1702			2013		
	36	2449	3%	2917			3450		
	37	1413	2%	1683			1990		
	38	2216	3%	2640			3122		
	39	2446	3%	2914			3446		
	40	28	0%	33			39		
	41	1934	2%	2304			2724		
	45	1168	1%	1391			1645		
		20144		23996	16451	7545	28377	20238	8139
SEQUOIA PARK/FOOTHILLS	1	1702	2%	2027			2398		
	27	2757	3%	3284			3884		
		4459		5312	1118	4194	6281	1306	4975
		82559	100%	98347	76435	21912	116300	93074	23226

Sources: 1980 U.S. Census

State DOF 1986 Benchmark Projections

State HCD

State DOF Population Estimates Published May, 1990

TABLE II-12

TULARE COUNTY - POPULATION ESTIMATES/PROJECTIONS			
SUBREGIONAL MARKET AREAS			
INCORPORATED AREAS, UNINCORPORATED COMMUNITIES, REMAINING UNINCORPORATED AREA			
JANUARY 1, 1990 AND JANUARY 1, 1997			
SUBREGIONAL AREA		1990 Pop	1997 Pop
DINUBA/CUTLER-OROSI	DINUBA	12382	14468
	UNINC. COMMUNITIES	13732	16784
	REMAIN. UNINC	11407	13769
	TOTAL	37521	45021
VISALIA/TULARE	EXETER	7536	9263
	FARMERSVILLE	6099	6567
	TULARE	32085	40139
	VISALIA	72248	91230
	WOODLAKE	5615	6687
	UNINC. COMMUNITIES	14881	16181
	REMAIN. UNINC	22742	23363
	TOTAL	161206	193430
SW TULARE COUNTY	UNINC. COMMUNITIES	15406	19109
	REMAIN. UNINC	7437	8300
	TOTAL	22843	27409
LINDSAY/PORTERVILLE/ STRATHMORE	LINDSAY	8614	10028
	PORTERVILLE	28839	36537
	UNINC. COMMUNITIES	15646	26822
	REMAIN. UNINC	24163	28347
	TOTAL	77262	92706
SEQUOIA PARK/FOOTHILLS	UNINC. COMMUNITIES	3704	4282
	REMAIN. UNINC	5908	7252
	TOTAL	9612	11534
TOTAL INCORPORATED		173418	214919
TOTAL UNINC. COMMUNITIES		63369	78357
TOTAL REMAIN. UNINC		75629	82031
TOTAL TULARE COUNTY		308445	370100
Source: U.S. Census, 1980 Census State Dept. of Housing and Community Development Dept. of Finance (DOF) 1986 Baseline Projections, and DOF Population Estimates Published May, 1990			

TABLE II-13

TULARE COUNTY - HOUSEHOLD ESTIMATES/PROJECTIONS			
SUBREGIONAL MARKET AREAS			
INCORPORATED AREAS, UNINCORPORATED COMMUNITIES, REMAINING UNINCORPORATED AREA			
JANUARY 1, 1990 AND JANUARY 1, 1997			
SUBREGIONAL AREA		1990 Households	1997 Households
DINUBA/CUTLER-OROSI	DINUBA	3759	4340
	UNINC. COMMUNITIES	4143	5117
	REMAIN. UNINC	2938	3362
	TOTAL	10840	12819
VISALIA/TULARE	EXETER	2622	3128
	FARMERSVILLE	1751	1831
	TULARE	10681	13061
	VISALIA	25211	31445
	WOODLAKE	1562	1810
	UNINC. COMMUNITIES	4489	4971
	REMAIN. UNINC	5692	5256
	TOTAL	52008	61502
SW TULARE COUNTY	UNINC. COMMUNITIES	4648	5827
	REMAIN. UNINC	1543	1494
	TOTAL	6191	7321
LINDSAY/PORTERVILLE STRATHMORE	LINDSAY	2635	2997
	PORTERVILLE	9396	12120
	UNINC. COMMUNITIES	4420	5121
	REMAIN. UNINC	7545	8139
	TOTAL	23996	28377
SEQUOIA PARK/FOOTHILLS	UNINC. COMMUNITIES	1118	1306
	REMAIN. UNINC	4194	4975
	TOTAL	5312	6281
TOTAL INCORPORATED		57617	70732
TOTAL UNINC. COMMUNITIES		18818	22342
TOTAL REMAIN. UNINC		21912	23226
TOTAL TULARE COUNTY		98347	116300

Source: U.S. Census, 1980 Census

State Dept. of Housing and Community Development

Dept. of Finance (DOF) 1986 Baseline Projections, and

DOF Population Estimates Published May, 1990

TABLE II-14

TULARE COUNTY BASIC CONSTRUCTION NEEDS JANUARY 1, 1990 AND JULY 1, 1997		
BY COMPONENTS:	HOUSEHOLD INCREASE	17,953
	1990 VACANCY NEED	187
	1997 VACANCY NEED	1,430
	REPLACEMENT NEED 90-97	795
	TOTAL:	20,365
BY INCOME GROUP:	VERY LOW	5295
	OTHER LOWER	3869
	MODERATE	4073
	ABOVE MODERATE	7128
	TOTAL:	20365
SOURCE: STATE HCD		

TABLE II-15

**TULARE COUNTY - BASIC CONSTRUCTION NEEDS
 SUBREGIONAL MARKET AREAS**

INCORPORATED AREAS, REMAINING UNINCORPORATED AREA
 1980 AND 1990 BASE YEAR - OWNER/RENTER PERCENTAGES

SUBREGIONAL MARKET AREA	LOCALITY	1980			JAN. 1, 1990
		OWNER %	RENTER %	TOTAL VACANT %	HOUSING UNITS
DINUBA/CUTLER-OROSI	DINUBA	63%	37%	5%	3911
	UNINCORPORATED	66%	34%	7%	8065
VISALIA/TULARE	EXETER	65%	35%	3%	2649
	FARMERSVILLE	67%	33%	6%	1875
	TULARE	61%	39%	5%	10988
	VISALIA	62%	38%	7%	26204
	WOODLAKE	61%	39%	3%	1610
	UNINCORPORATED	66%	34%	7%	11593
SW TULARE COUNTY	UNINCORPORATED	66%	34%	7%	7050
LINDSAY/PORTERVILLE/ STRATHMORE	LINDSAY	62%	38%	7%	2753
	PORTERVILLE	59%	41%	8%	9621
	UNINCORPORATED	66%	34%	7%	13626
SEQUOIA PARK/FOOTHILLS	UNINCORPORATED	66%	34%	7%	6049
TOTAL TULARE COUNTY		63%	37%	7%	105995

Source: 1980 Census
 State Dept. of Finance

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN

Tulare County Association of Governments

TABLE II-16

TULARE COUNTY - BASIC CONSTRUCTION NEEDS

SUBREGIONAL MARKET AREAS

INCORPORATED AREAS, REMAINING UNINCORPORATED AREA

JANUARY 1, 1990 TO JULY 1, 1997

SUBREGIONAL MARKET AREA	LOCALITY	IAN. 1, 1990	JULY 1, 1997	UNIT	NORMAL	TOTAL
		HOUSING UNITS	HOUSING UNITS	GROWTH	MARKET REMOVALS	HOUSING NEEDED
DINUBA/CUTLER-OROSI	DINUBA	3911	4514	603	24	627
	UNINCORPORATED	8065	9641	1575	64	1639
VISALIA/TULARE	EXETER	2649	3191	542	22	564
	FARMERSVILLE	1875	1959	84	3	88
	TULARE	10988	13583	2595	105	2701
	VISALIA	26204	33017	6813	277	7090
	WOODLAKE	1610	1882	272	11	283
	UNINCORPORATED	11593	11628	35	1	36
SW TULARE COUNTY	UNINCORPORATED	7050	8324	1274	52	1325
LINDSAY/PORTERVILLE/ STRATHMORE	LINDSAY	2753	3147	394	16	410
	PORTERVILLE	9621	12484	2863	116	2979
	UNINCORPORATED	13626	15066	1440	59	1499
SEQUOIA PARK/FOOTHILLS	UNINCORPORATED	6049	7129	1080	44	1123
TOTAL TULARE COUNTY		105995	125565	19570	795	20365

Source: U.S. Census, 1980 Census

State Dept. of Finance

State HCD

VRPA Estimate

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN
Tulare County Association of Governments

TABLE II-17

TULARE COUNTY - HOUSING UNIT ESTIMATES/PROJECTIONS
SUBREGIONAL MARKET AREAS

INCORPORATED AREAS, UNINCORPORATED COMMUNITIES, REMAINING UNINCORPORATED AREA
 JANUARY 1, 1990 AND JANUARY 1, 1997

SUBREGIONAL MARKET AREA	LOCALITY	INCOME GROUP	JANUARY 1, 1990		JULY 1, 1997	1990-1997	1990-1997	1990-1997
			Housing Units	Percent (%)	Housing Units	Growth	Owner Units	Renter Units
DINUBA/CUTLER-OROSI	DINUBA	VERY LOW	1095	28%	1264	169	106	62
		OTHER LOW	782	20%	903	121	76	45
		MODERATE	743	19%	858	115	72	42
		ABOVE MODERATE	1291	33%	1490	199	125	74
		TOTAL	3911	100%	4514	603	380	223
	UNINCORPORATED	VERY LOW	1984	25%	2372	388	256	132
		OTHER LOW	1678	21%	2015	337	223	115
		MODERATE	1581	20%	1890	309	204	105
		ABOVE MODERATE	2823	35%	3365	542	358	184
		TOTAL	8065	100%	9641	1576	1040	536
	TOTAL	VERY LOW	3079	26%	3636	557	362	194
		OTHER LOW	2460	21%	2918	458	299	159
		MODERATE	2324	19%	2747	423	276	147
		ABOVE MODERATE	4113	34%	4854	741	483	258
		TOTAL	11976	100%	14155	2179	1420	759
VISALIA/TULARE	EXETER	VERY LOW	795	30%	957	163	106	57
		OTHER LOW	503	19%	606	103	67	36
		MODERATE	477	18%	574	98	63	34
		ABOVE MODERATE	874	33%	1053	179	116	63
		TOTAL	2649	100%	3191	542	352	190
	FARMERSVILLE	VERY LOW	581	31%	607	26	17	9
		OTHER LOW	488	26%	509	22	15	7
		MODERATE	394	21%	411	18	12	6
		ABOVE MODERATE	413	22%	431	18	12	6
		TOTAL	1875	100%	1959	84	56	28
	TULARE	VERY LOW	3296	30%	4075	778	475	304
		OTHER LOW	1978	18%	2445	467	285	182
		MODERATE	1978	18%	2445	467	285	182
		ABOVE MODERATE	3736	34%	4618	882	538	344
		TOTAL	10988	100%	13583	2595	1583	1012
	VISALIA	VERY LOW	5765	22%	7264	1499	929	570
		OTHER LOW	4193	16%	5283	1090	676	414
		MODERATE	6027	23%	7594	1567	972	595
		ABOVE MODERATE	10220	39%	12877	2657	1647	1010
		TOTAL	26204	100%	33017	6813	4224	2589
	WOODLAKE	VERY LOW	628	39%	734	106	65	41
		OTHER LOW	322	20%	376	54	33	21
		MODERATE	306	19%	358	52	32	20
		ABOVE MODERATE	354	22%	414	60	37	23
		TOTAL	1610	100%	1882	272	166	106
	UNINCORPORATED	VERY LOW	2910	25%	2919	9	6	3
		OTHER LOW	2400	21%	2442	42	28	14
		MODERATE	2330	20%	2372	42	28	14
		ABOVE MODERATE	3953	34%	3895	-58	-38	-20
		TOTAL	11593	100%	11628	35	23	12
	TOTAL	VERY LOW	13975	25%	16556	2581	1492	926
		OTHER LOW	9883	18%	11662	1779	1036	639
		MODERATE	11511	21%	13754	2243	1327	818
		ABOVE MODERATE	19550	36%	23288	3739	2196	1364
		TOTAL	54919	100%	65260	10341	6852	3587

TULARE COUNTY REGIONAL HOUSING NEEDS PLAN

Tulare County Association of Governments

TABLE II-17 (continued)

SUBREGIONAL MARKET AREA	LOCALITY	INCOME GROUP	JANUARY 1, 1998		JULY 1, 1997	1990-1997	1990-1997	1990-1997
			Housing Units	Percent (%)	Housing Units	Moving Unit	Growth	Growth
						Growth	Owner Units	Renter Units
SW TULARE COUNTY LINDSAY/PORTERVILLE/ STRATHMORE	UNINCORPORATED	VERY LOW	1833	26%	2164	331	219	113
		OTHER LOW	1445	21%	1740	294	194	100
		MODERATE	1399	20%	1629	230	152	78
		ABOVE MODERATE	2372	34%	2794	421	278	143
		TOTAL	7050	100%	8324	1274	841	433
	LINDSAY	VERY LOW	771	28%	881	110	68	42
		OTHER LOW	578	21%	661	83	51	31
		MODERATE	551	20%	629	79	49	30
		ABOVE MODERATE	853	31%	976	122	76	46
		TOTAL	2753	100%	3147	394	244	150
	PORTERVILLE	VERY LOW	2790	29%	3620	830	490	340
		OTHER LOW	1828	19%	2372	544	321	223
		MODERATE	1539	16%	1997	458	270	188
		ABOVE MODERATE	3464	36%	4493	1029	607	422
		TOTAL	9621	100%	12484	2863	1689	1174
	UNINCORPORATED	VERY LOW	3543	26%	3940	397	262	135
		OTHER LOW	2766	20%	3081	315	208	107
		MODERATE	2675	20%	2958	283	187	96
		ABOVE MODERATE	4641	34%	5087	446	294	152
		TOTAL	13626	100%	15066	1440	950	490
	TOTAL	VERY LOW	7104	27%	8441	1338	820	517
		OTHER LOW	5172	20%	6114	942	580	362
		MODERATE	4765	18%	5585	820	506	314
		ABOVE MODERATE	8958	34%	10556	1598	977	620
		TOTAL	25999	100%	30696	4696	2884	1813
SEQUOIA PARK/FOOTHILLS	UNINCORPORATED	VERY LOW	1534	25%	1813	279	184	93
		OTHER LOW	1247	21%	1500	253	167	86
		MODERATE	1201	20%	1404	204	134	69
		ABOVE MODERATE	2068	34%	2412	344	227	117
		TOTAL	6049	100%	7129	1080	713	367
	TOTAL INCORPORATED	VERY LOW	15721	26%	19403	3682	2257	1425
		OTHER LOW	10672	18%	13155	2484	1524	960
		MODERATE	12014	20%	14867	2852	1755	1098
		ABOVE MODERATE	21204	36%	26351	5147	3159	1988
		TOTAL	59611	100%	73777	14166	8695	5471
TOTAL UNINCORPORATED		VERY LOW	11804	25%	13207	1404	926	477
		OTHER LOW	9535	21%	10778	1242	820	422
		MODERATE	9187	20%	10253	1067	704	363
		ABOVE MODERATE	15857	34%	17552	1696	1119	576
		TOTAL	46383	100%	51788	5405	3567	1838
TOTAL TULARE COUNTY		VERY LOW	27525	26%	32610	5085	3183	1902
		OTHER LOW	20207	19%	23933	3726	2344	1382
		MODERATE	21201	20%	25120	3919	2459	1461
		ABOVE MODERATE	37061	35%	43903	6843	4278	2564
		TOTAL	105995	100%	125565	19570	12262	7309

Source: U.S. Census, 1980 Census
State Dept. of Housing and Community Development
Dept. of Finance (DOF) 1986 Baseline Projections, and
DOF Population Estimates Published May, 1990

Sources: U.S. Census, 1980 Census

State Dept. of Housing and Community Development

Dept. of Finance (DOF) 1986 Baseline Projections, and

DOF Population Estimates Published May, 1990

City of Visalia Housing Quality Survey Condition Listing

HOUSING ITEM	QUANTITY	PERCENT OF TOTAL
FOUNDATION		
<i>Existing in Good Condition</i>	9,795	97.98%
<i>Needs Partial Foundation</i>	95	0.95%
<i>Needs Complete Foundation</i>	106	1.06%
ROOF		
<i>Does Not Need Repair</i>	8,161	81.63%
<i>Needs Repair</i>	676	6.76%
<i>Needs Structural Repair</i>	105	1.05%
<i>Needs Replacement and Reroofing</i>	1,054	10.54%
SIDING		
<i>Does Not Need Repair</i>	9,209	92.12%
<i>Needs Painting</i>	465	4.65%
<i>Needs Patching and Painting</i>	287	2.87%
<i>Needs Replaced and Painted</i>	35	0.35%
WINDOWS		
<i>Does Not Need Repair</i>	9,787	97.90%
<i>In Need of Repair</i>	175	1.75%
<i>In Need of Replacement</i>	32	0.32%
DOORS		
<i>Does Not Need Repair</i>	9,812	98.15%
<i>Repainting Needed</i>	112	1.12%
<i>Replacement Needed</i>	72	0.72%

*SURVEY STUDY AREA ONLY

PLANNING AND ENGINEERING PROCESSING FEES

ACTIVITY	1994 FEE (\$)	1992 FEE (\$)
Conditional Use Permit		
Regular	500	1,374
PUD/PRD	500	1,374
Temporary	50	10.41 over counter; 20.82 to Plan. Comm.
Home Occupation	50	10.42
Zone Change	500	874
Variance/Exception		
Single Family	100	625
Other	150	1,010
Annexation	500	2,061 up to 20 acres +98.90 (20-40 ac) +20.82 (40-80 ac) +12.49 (80+ ac)
Env. Documentation		
Neg. Declaration	75	234 + Co. Rec. Fee
EIR	500	Dir. Cost + 10%; 521 min.
Final Subdivision	200 subdiv.	625 + 30.19/lot (to 30 lots)
Map Filing Fee	+ 10 map per lot	+6.25/lot (31-60 lots) +4.16/lot (61-90 lots) +2.08 (90+ lots)
Subdiv. Map Improv.	3% est. costs	3 % est. costs
Plan Inspec. Fee		
Sidewalk Inspec. Fee	.10/lineal ft. 10 minimum	46.85/inspection
Encroachment Permit	.10/lineal ft.	7.03
Issuance Fee	10 minimum	
Admin. Fee to Place	30/tax roll item	31.23/tax roll item
Curb, Gutter, Sidewalk, Alley & Sewer Items on Tax Roll		
Sale of Maps & Publications	.10/sq. ft. paper; 1 minimum	.10/sq. ft. paper; 1 minimum

Source: City Building Division

APPENDIX D LAND USE CONTROLS

Chapter V of the Housing Element, Constraints to Housing Construction, provides discussion of City land use controls and policies. In addition to this discussion, the following should be noted.

- The City has a parking requirement of 1.5 on-site parking stalls for every multiple family residential unit and a requirement that a percentage of property for multiple family developments be devoted to open space. Because several multiple-family zone districts allow multi-story building heights, impacts of these standards on density and number of project units can be minimized or eliminated.
- The City currently allows and will continue to support projects for the elderly (persons over 60 years of age). Elderly housing projects are allowed to have a density one and a half times greater than the maximum dwelling unit density allowed by the underlying zoning. Elderly projects also have a substantially reduced parking requirement, which is one onsite parking stall for every one dwelling unit. The modified standards have been applied to numerous elderly housing projects in the City and therefore have assisted in providing more affordable housing.

Housing and Other Codes

The City of Visalia utilizes the 1988 State Housing Code and will utilize the 1991 State Housing Code upon its adoption. The City has not adopted any code requirements which are more restrictive than the State Code.

With respect to housing code enforcement, the City's effort is based upon a complaint/response process. The City's current complaint/response housing code enforcement program needs to be expanded to adequately address the growing demand for service. The changing demographics of Visalia, the aging of the housing stock, and growth of new housing units within the City require a more proactive approach to housing code enforcement. Currently, the City is studying alternatives for a City-wide proactive housing code enforcement program.

Other Programs

With respect to all other codes, the City of Visalia enforces the California Building Code which is divided into ten (10) parts. The following parts are directly related to and incorporate housing requirements:

- Part 1 Administrative Regulations
- Part 2 California Building Code (1991 UBC w/ State amendments)
- Part 3 California Electrical Code (1990 NEC w/State amendments)
- Part 4 California Mechanical Code (1991 UMC w/State amendments)
- Part 5 California Plumbing Code (1991 UPC w/State amendments)
- Part 6 California Energy Code (State law)
- Part 9 California Fire Code (1991 UFC w/State amendments)

Additionally, and within the described limits of State law, the City of Visalia incorporates certain elements of the Model Codes as part of the Visalia Municipal Code. These include:

- Administrative regulations to maintain consistency with the local development Department;
- Modifications to building regulations to clarify enforcement of minimum residential security requirements, historical buildings, moved buildings, insulation requirements, and premise identification organization;
- Modification to plumbing and mechanical codes; and
- Modifications to national electrical codes.

These amendments in combination with the California Building Code, and Uniform Model Codes make code enforcement more applicable to Visalia considering a number of factors such as organization structure, procedures, and prevailing climatic, geological or topographic conditions.

Fees

Prior to development of new residential uses, a development review and approval process must be followed to ensure that a proposed project is consistent with adopted plans and policies of the City and that it complies with all building codes and regulations. Filing fees are calculated and charged to each project to cover the cost of processing and user fees, such as water and sewer connection fees, fire station fees, and park fees, are required to cover the cost of providing such services. In addition, the County of Tulare, the Visalia Unified School District, as well as other

responsible agencies, may impose fees for their respective services. The total amount of fees that may be levied on a new residential unit does vary substantially, depending on the location of the project site and the availability of the necessary urban services.

A partial list of planning and engineering processing fees is provided in the attached chart. A comparison is made between 1984 fees, when the previous Housing Element was adopted, and 1992 fees.

Air Pollution Fees

Another factor which may have an effect on the cost of future housing production is the possible imposition of an air pollution emission fee. The San Joaquin Valley Unified Air Pollution Control District is considering an Air Quality Attainment Plan, as mandated by the California Clean Air Act. A component of this proposed plan is an indirect Source Review Rule and Guidance Document.

An air quality impact fee is being considered as part of the Air Quality Attainment Plan. This fee, when adopted and added to the composite of other development fees and charges, would increase the cost of a new home. As of April, 1992, this fee concept is still under discussion but no specific fee structure has been proposed. The City of Visalia will continue to work with the appropriate agencies to develop alternative fee structures so that financial impacts to new housing production, particularly that for lower income levels, can be minimized. Fee distinctions related to number of bedrooms, size of unit, the age of residents (elderly), distance from bus routes, or other factors based upon projected vehicle trips from different residences, may be considered.

Residential Use By Right

Single family residential development in an appropriate zone district (R-1-20, R-1-12.5, R-1-6, etc.) does not require any special permits. Building permits for these developments are issued on demand, provided that all property development standards and building code regulations are met. Most multi-family developments are also permitted by right. A site plan review process is required for a multi-family residential projects. However, a conditional use permit (CUP) is only necessary when a project consist of more than eleven (11) units.

The Special Permit Process

Special permits include conditional use permit (CUP), site plan review, variance, and minor deviation. The CUP process is similar to the site plan review process. Processing of permits requires 45 to 60 days and the decision may be appealed to the

Planning Commission. The CUP process requires public notice of the Director's decision. However, public notice is not required for the issuance of a site plan permit.

The variance permit is granted only in special circumstances when the strict application of zoning regulations deprives property of privileges enjoyed by other property in the vicinity and in an identical zone district, and only after all mandatory findings are met. A minor deviation permit allows deviation from certain development standards, but not more than ten percent (10%).

A CUP is required for planned development, mixed-use developments involving both commercial and residential uses and for multiple family residential density tolerant projects. In addition, multi-family developments land which is zoned R-M-2 and R-M-3 with greater than 11 units, will also require a CUP. A minimum of 2 acres is required for multi-family developments unless being constructed under a CUP. This requirement is necessary because these zone districts are intended as transitional zone districts between single family developments and other incompatible non-residential uses. Further, multi-family developments with a site area larger than two acres is likely to have significant adverse effects on adjacent single family neighborhoods in terms of circulation, noise, and interface conflicts. The CUP process serves as a mechanism for public participation in the review and approval of the proposed development. It is also a process whereby mitigation measures are evaluated and imposed as conditions of project approval.

In evaluating a project which requires a conditional use permit, the Visalia Municipal Code requires that the following criteria be met prior to project approval:

- The site for the proposed use relates to streets and highways adequate in width and pavement type to carry the quantity and type of traffic generated by the proposed use; and
- The proposed use will not be detrimental to the public welfare or injurious to property or improvements in the area in which the property is located.

PLANNING AND ENGINEERING PROCESSING FEES

ACTIVITY	1984 FEE (\$)	1992 FEE (\$)
Conditional Use Permit		
Regular	500	1,374
PUD/PRD	500	1,374
Temporary	50	10.41 over counter; 20.82 to Plan. Comm.
Home Occupation	50	10.42
Zone Change	500	874
Variance/Exception		
Single Family	100	625
Other	150	1,010
Annexation	500	2,061 up to 20 acres +98.90 (20-40 ac) +20.82 (40-80 ac) +12.49 (80+ ac)
Env. Documentation		
Neg. Declaration	75	234 + Co. Rec. Fee
EIR	500	Dir. Cost + 10%; 521 min.
Final Subdivision	200 subdiv.	625 + 30.19/lot (to 30 lots)
Map Filing Fee	+ 10 map per lot	+6.25/lot (31-60 lots) +4.16/lot (61-90 lots) +2.08 (90+ lots)
Subdiv. Map Improv.	3% est. costs	3 % est. costs
Plan Inspec. Fee		
Sidewalk Inspec. Fee	.10/lineal ft. 10 minimum	46.85/inspection
Encroachment Permit	.10/lineal ft.	7.03
Issuance Fee	10 minimum	
Admin. Fee to Place	30/tax roll item	31.23/tax roll item
Curb, Gutter, Sidewalk, Alley & Sewer Items on Tax Roll		
Sale of Maps & Publications	.10/sq. ft. paper; 1 minimum	.10/sq. ft. paper; 1 minimum

Sources: City Building Division

APPENDIX E
DOCUMENTATION OF AFFORDABLE RENTS
EXISTING HOUSING STOCK

The State has stated that to adequately identify sufficient sites to accommodate the City's share of the regional housing need, the Housing Element should include evidence that projects developed in the medium and high density zones in Visalia can facilitate development affordable to lower-income households. Most projects in the zone districts consistent with these density ranges are multiple-family rentals. Affordable rents in the existing housing stock can be demonstrated by using 1990 Census data related to contract rent within the City. It has been determined that mean contract rent of hispanic units is \$349 per month and mean contract rent of non-hispanic units is \$426 per month. Eighty percent (80%) of all rents in 1990 (10,311) were affordable for lower income households and approximately ninety-seven percent (97%) were affordable to households in the moderate income category. (See Table II-38.)

State Housing Element law defines "affordable to low and moderate income households" and indicates that housing units targeted for lower income households should be made available at a monthly housing cost that does not exceed 30 percent of 60 percent of area median income. Housing units targeted for persons and families of moderate income shall be made available at a monthly housing cost that does not exceed 30 percent of 100 percent of area median income.

The Housing Element indicates that median household income in 1990 was \$29,463. Based on that median, housing costs affordable to lower income households would be \$442 per month and housing costs affordable to moderate income households would be \$737 per month within the City.

APPENDIX F

AVAILABLE SITES FOR MULTI-FAMILY RESIDENTIAL DEVELOPMENTS AND DENSITY RANGES

The 1991 Tulare County Regional Housing Needs Plan (TCRHNP), primarily based on 1980 Census data, projected a housing need of 6,234 additional households between January 1, 1990 and July 1, 1997. Approximately 38 percent of these units will be multi-family units according to established trends from 1980-1990. This means a total of 2,369 new multi-family residential units will be needed for the planning period.

A vacant land survey was conducted in 1991 to identify sites available for housing development. A vacant land inventory was taken for each of the residential zone districts and the result of that inventory was then translated into potential dwelling units. It was determined that 14,075 units can be accommodated by vacant properties throughout the City of Visalia which are readily zoned and available for residential development.

It was also estimated that 2,417 of these units will be multi-family housing units in existing R-M-2 and R-M-3 zoned vacant properties, exceeding the projected multi-family housing needs of 2,369 discussed above. Therefore, it can be concluded that the Visalia Urban Area has sufficient sites properly zoned to accommodate the projected housing needs through 1997.

It is noted that the majority of these properties are zoned to permit multi-family development by right. However, R-M-2 and R-M-3 zoned properties may require a conditional use permit (CUP) for multi-family development when the project exceeds eleven (11) units.

The CUP required of a multi-family development is not considered to be a constraint for multi-family building production. This is because the processing time for a multi-family project by CUP is similar or identical to one by which is permitted by right. In addition, a conditional use permit filing fee is approximately \$1,400. A site plan permitted by right has no filing fees associated with it.

The 1991 vacant land survey also identified approximately 389 acres of developable land planned for medium density and approximately 183 acres of developable land planned for high density residential uses throughout the Visalia Urban Boundary. Properties planned for medium or high density residential uses often can be zoned for multi-family development upon submittal of appropriate applications. As multi-family development interest grows, more developable land planned for such uses will be rezoned to assure there will be sufficient land resources to accommodate this need. It is projected that planned medium and high density residential land can facilitate the development of 8,187 dwelling units, if and when it is fully developed.

SECTION 7493. DENSITY BONUSES AND OTHER INCENTIVES FOR LOWER AND VERY LOW-INCOME HOUSEHOLDS AND FOR SENIOR HOUSING

- Section 7493.1 Purpose and Intent
- Section 7493.2 Applicability
- Section 7493.3 Definitions
- Section 7493.4 Grant of Development Incentive
- Section 7493.5 Preliminary Proposal
- Section 7493.6 Development Incentives
- Section 7493.7 Density Bonus Plan
- Section 7493.8 Multiple Density Bonuses

Sec.7493.1 Purpose and Intent. The California Legislature has determined that the provision of housing for lower and very low income individuals and senior citizens is of primary importance in the State and must be encouraged at the local level. The purpose of this Ordinance is to comply with the provisions of California Government Code Section 65915 requiring the City to provide incentives to developers of housing for lower and very low income individuals and senior citizens.

Sec.7493.2 Applicability. This Ordinance shall apply to all Housing Developments, as defined in this Ordinance, consisting of five or more units.

Sec.7493.3 Definitions. As used in this Ordinance, the following words and phrases shall have the following meanings:

- A. "Density bonus" means a density increase of at least twenty-five percent over the otherwise maximum allowable residential density under the applicable Zoning Ordinance and Land Use Element of the General Plan as of the date the preliminary proposal is received pursuant to Section 7493.5. For purposes of complying with Section 7493.4 A.1 the density bonus shall not be included when determining the number of housing units which is equal to ten or twenty percent of the total. In housing projects designed for individual ownership, the minimum lot size shall not be less than 5,000 sq. ft. and the granting of this reduction in lot size shall be considered a method of providing the density bonus and shall not be considered as a granting of an additional concession or incentive.
- B. "Development concession or incentive" means one of the following 1) a reduction in site development standards, a modification of zoning code requirements, such as a reduction in setbacks, square footage requirements, or parking requirements; 2) approval of mixed-use zoning including but not limited to commercial, office, and/or industrial land uses, if the other land uses will reduce the cost of the housing project and if such non residential uses are compatible with the project; or, 3) other regulatory incentive or concession proposed by the developer to the city which results in identifiable cost reductions.

- C. "Developer" shall mean the legal or equitable owner, or his authorized representative, of any property within the City who intends to develop such property in compliance with the provisions of this Ordinance.
- D. "Housing Development" means one or more groups of projects for residential units, such as a specific plan area, planned unit development or comprehensive master plan. For purposes of calculating a density bonus, the residential units do not have to be based on a individual subdivision maps or parcels. The density bonus shall be permitted in geographic areas of the "housing development" other than the areas where the units for the lower income households are located.
- E. "Lower income household" means persons and families whose income does not exceed the qualifying limits in Section 50079.5 of the California Health and Safety Code (80% of the area median income).
- F. "Qualifying resident" means either: (1) a person 62 years of age or older, or (2) 55 years of age or older in a senior citizen housing development as defined in Section 51.3 of the California Civil Code.
- G. "Very low income households" means persons or families whose income does not exceed the qualifying limit in Section 50105 of the California Health and Safety Code (50% of the area median income).

Sec. 7493.4 Grant of Development Incentive.

- A. A Developer shall be entitled to a density bonus as described in Section 7493.3 A, if the Developer enters into either a development agreement pursuant to California Government Code Section 65865 et seq. or another recorded contractual agreement satisfactory to the City with respect to the Housing Development in which the Developer covenants to all of the following:
 - 1. To construct the Housing Development with at least one of the following:
 - (a) At least twenty percent of the total units of the Housing Development reserved for Lower Income Households, or
 - (b) At least ten percent of the total units of the Housing Development reserved for Very Low Income Households, or
 - (c) At least fifty percent of the total housing units of the Housing Development reserved for Qualifying Residents.

2. The agreement shall ensure continued affordability of all designated units for Lower Income Households or Very Low Income Households or qualifying residents for the time period established in Subsection B of this Section. Continued affordability shall be ensured as follows:
 - (a) Units targeted for Lower Income Households shall be affordable at a rent that does not exceed thirty percent of sixty percent of the area median Income as determined pursuant to Section 50079.5 of the California Health and Safety Code.
 - (b) Units targeted for Very Low Income Households shall be affordable at a rent that does not exceed thirty percent of fifty percent of the area median Income, as determined pursuant to Section 50105 of the California Health and Safety Code.
 - (c) Units targeted for sale to Lower and Very Low Income Households are to be at a sales price that provides these households the ability to qualify for long-term financing, based on gross salary income as identified by income eligibility standards.
- B. The time period to ensure continued affordability shall be at least thirty years. A longer period of time shall be required if the construction or mortgage financing assistance program, mortgage insurance program or rental subsidy program for the Housing Development, requires a longer period. Notwithstanding the above, this thirty-year period shall be reduced to ten years if the City does not grant at least one additional concession or incentive described in Section 7493.6 B. The method of providing for continued affordability shall be determined as the City deems appropriate for each specific project and shall be set forth in the development agreement or other recorded contractual agreement. "Continued affordability" shall be interpreted as providing for occupancy of the dwelling unit by a household with a targeted household income as provided in section 7493.4 A2 for the entire period as required hereinabove, even when such unit changes ownership.

Sec. 7493.5 Preliminary Proposal.

- A. A Developer may submit a written preliminary proposal for development to determine the means for complying with this Ordinance. The Preliminary Proposal shall be submitted in writing to the City. A preliminary proposal may be submitted prior to any formal requests for general plan amendments, zoning amendments or subdivision map approvals.
- B. Within ninety days of receipt of a complete written preliminary proposal, the City shall notify the Developer in writing of the procedures which it will use to comply with this Ordinance.

Sec. 7493.6 Development Incentives.

- A. When required by this Ordinance to grant a development incentive, the City shall do one of the following:
1. Grant a Density Bonus and at least one other concession or incentives set forth in Subsection B of this Section, or
 2. Provide other incentives of equivalent financial value based upon the land cost per dwelling unit.

For purposes of approving incentives identified in Section 7493.6 B1, an "Exception" may be granted in accordance with the process and provisions of Chapter 17, Article 19 of this ordinance.

The density bonus identified in Section 7493.6 A may be used to provide single or multi-family housing subject to approval of the Density Bonus plan.

- B. For purpose of this Section, "concessions or incentives" means any of the following:
1. A reduction in site development standards or a modification of zoning code requirements or architectural design requirements which exceed the minimum building standards approved by the State Building Standards Commission as provided in Part 2.5 (commencing with Section 18901) of Division 13 of the California Health and Safety Code, including, but not limited to, a reduction in setback and square footage requirements or in the ratio of vehicular parking spaces that would otherwise be required.
 2. Approval of mixed-use zoning in conjunction with the Housing Development if commercial, office, industrial, or other land uses are compatible with the Housing Development and the existing or planned development in the area where the proposed Housing Development will be located.
 3. Other regulatory incentives or concessions which result in identifiable cost reductions.

This subsection shall not require the City to provide direct financial incentives or publicly owned land for the Housing Development, or to waive fees or dedication requirements. The City shall determine which of the incentives will be provided.

- C. The City shall not be required to grant concessions or incentives as defined in Subsection B of this Section if the City Council makes a written finding that such concessions or incentives are not required in order to provide affordable housing costs as defined in Section 50052.5 of the California Health and Safety Code or for rents for the targeted units to be set as specified in Section 7493.4 A2.

Sec. 7493.7 Density Bonus Plan.

- A. Prior to approval of a tentative subdivision map or parcel map for a Housing Development for which a Density Bonus has been requested, or the issuance of a building permit for a Housing Development not requiring a tentative subdivision or parcel map, the Developer shall submit to the City for approval a plan showing the Developer's intended integration of the Density Bonus within the Housing Development. The City shall review the plan for compliance with the terms of this Ordinance and may approve or reject the plan, provided that the plan shall not be rejected solely on the basis that the plan would allow use of the Density Bonus in geographic areas of the Housing Development other than the areas in which units for the Lower Income Households or the Very Low Income Households are located.
- B. In the event that the geography, topography, or configuration of the site is such that the strict application of the City's development and zoning standards would inhibit the utilization of the Density Bonus on the site, the Planning Commission and/or City Council may waive or modify the development and zoning standards as applied to the Housing Development as provided in Section 7493.6 A.2. No waiver shall be granted under this Subsection unless the Developer has demonstrated to the satisfaction of the City that the waiver or modification is necessary to make the Housing units economically feasible.
- C. The City Council may, by resolution, adopt development criteria or standards for housing projects or developments approved through this Density Bonus program. This criteria would be intended to address streetscape, building materials, project design and any other factors deemed necessary to assure project compatibility with surrounding neighborhoods and project design.

Sec. 7493.8 Multiple Density Bonuses. A Developer who agrees to construct both twenty percent of the total units within a Housing Development for Lower Income Households and ten percent of the total units for Very Low Income Households shall be entitled to only one density bonus and at least one additional concession or incentive identified in Section 7493.6 B.

RESOLUTION NO. 92-66

A RESOLUTION OF THE PLANNING COMMISSION OF
THE CITY OF VISALIA TO APPROVE
AMENDMENT NO. 92-11 (EXCEPTIONS)
FOR THE ADDITION TO ARTICLE 19 (VARIANCES AND EXCEPTIONS)
TO PROVIDE FOR THE USE OF EXCEPTIONS
OR MODIFICATIONS TO THE ZONING ORDINANCE AS INCENTIVES FOR
PROJECTS REQUESTING A DENSITY BONUS
CITY OF VISALIA - APPLICANT

WHEREAS, an amendment application was filed by the City of Visalia, for the addition to Article 19 (Variances and Exceptions) to provide for the use of exceptions or modifications to the Zoning Ordinance as incentives for projects requesting a density bonus, Visalia, and

WHEREAS, the Planning Commission of the City of Visalia, after twenty-one (21) days published notice held a public hearing before said Commission on July 27, 1992; and

WHEREAS, Negative Declaration No. 92-23 was prepared and found that no significant impacts would result from this project, and that no mitigation measures would be required for this project.

NOW, THEREFORE, BE IT RESOLVED that the Planning Commission of the City of Visalia makes the following specific findings based on the evidence presented:

Staff recommends that the Planning Commission approve Amendment No. 92-11 (Variances and Exceptions) based on the following findings:

1. That the proposal is consistent with the intent of the Housing Element and the Land Use Element of the General Plan.
2. That affordable housing is of primary concern to the City of Visalia.
3. That the provision of exceptions is a requirement of the adoption of the Density Bonus program.
4. That Amendment No. 92-11 in combination with Amendment No. 92-08 will provide the tools to provide for an unmet housing need within the city of Visalia.
5. That the proposal will not be detrimental to the public health, safety or welfare, or materially injurious to properties in the vicinity.

BE IT FURTHER RESOLVED that the Planning Commission of the City of Visalia finds that the proposed project is de minimis impact in its effect on the environment based on the following findings of fact:

1. Amendment No. 92-11 is a proposal to amend Article 19 of the Zoning Ordinance to provide a mechanism for allowing incentives for housing projects requesting a density bonus, City of Visalia, County of Tulare.
2. An initial study was conducted for the purpose of assessing and evaluating the project which indicated no potential for adverse environmental impact.
3. That the amendments will not directly affect wildlife resources. All development proposals subsequent to this Amendment will require a full environmental analysis by the environmental coordinator. Upon evaluation, a determination would be made concerning significant impacts, and if necessary, the application of mitigation measures and/or fees.
4. The Planning Commission of the City of Visalia hereby declares that there is no evidence before the Commission that these amendments will have any potential for adverse effect on wildlife resources, as defined in Section 711.2 of the Department of Fish and Game Code.

AND, THEREFORE, BE IT FURTHER RESOLVED that the Planning Commission hereby approves Amendment No. 92-11 amending Chapter 17, Article 19 of the Visalia Municipal Code as follows (additions shown in italics):

ARTICLE 19. VARIANCES AND EXCEPTIONS

SEC. 7555. VARIANCE PURPOSES. The City Planning Commission may grant variances in order to prevent unnecessary hardships that would result from a strict or literal interpretation and enforcement of certain regulations prescribed by this ordinance. A practical difficulty or unnecessary hardship may result from the size, shape or dimensions of a site or the location of existing structures thereon, from geographic, topographic or other physical conditions on the site or in the immediate vicinity, or from population densities, street locations or traffic conditions in the immediate vicinity. The power to grant variances does not extend to use regulations, because the flexibility necessary to avoid results inconsistent with the objectives of the zoning ordinance is provided by the conditional use provisions of this ordinance.

SEC. 7556. EXCEPTION PURPOSES. The Planning Commission may grant exceptions to ordinance requirements where there is a justifiable cause or reason, provided, however, that it does not constitute a grant of special privilege inconsistent with the provisions and intentions of this Ordinance.

The Planning Commission may grant exceptions or modifications to site development standards and zoning in accordance with the provisions of Section 7492, Density Bonuses and Other Incentives for Lower and Very Low Income Households and Housing for Senior Citizens.

SEC. 7557. VARIANCE POWERS OF CITY PLANNING COMMISSION. The City Planning Commission may grant variances to the regulations prescribed by this ordinance with respect to fences and walls, site area, width, frontage coverage, front yard, rear yard, side yards, height of structures, distance between structures and off-street parking facilities, in accordance with the procedures prescribed in this article.

SEC. 7558. EXCEPTION POWERS OF CITY PLANNING COMMISSION. The City Planning Commission may grant exceptions to the regulations prescribed in this ordinance, with respect to the following, consistent with the provisions and intentions of this ordinance:

- (1) Second dwelling units, pursuant to Section 7283; .
- (2) Downtown building design criteria, pursuant to Section 7729;
- (3) Fences, walls and hedges; and
- (4) Upon the recommendation of the Historic Preservation Advisory Board and/or the Downtown Design Review Board, site area, width, frontage, coverage, front yard, rear yard, side yards, height of structures, distance between structures and off-street parking facilities.
- (5) *In accordance with Section 7492, Density Bonuses, may grant exceptions or modifications to site development standards and/or zoning codes.*

SEC. 7559. APPLICATION PROCEDURES. Application for a variance or exception shall be made to the City Planning Commission on a form prescribed by the Commission and shall include the following data:

- (1) Name and address of the applicant.
- (2) Statement that the applicant is the owner of the property, is the authorized agent of the owners, or is or will be the plaintiff in an action in eminent domain to acquire the property involved.
- (3) Address and legal description of the property.
- (4) Statement of the precise nature of the variance or exception requested and the hardship or practical difficulty which would result from the strict interpretation and enforcement of this ordinance.
- (5) The application shall be accompanied by such sketches or drawings which may be necessary to clearly show applicant's proposal.
- (6) Additional information as required by the Historic Preservation Advisory Board.
- (7) *When reviewing requests for an exception associated with a request for Density Bonus as provided in Section 7492, the applicant shall submit copies of the comprehensive development plan, sketches and plans indicating the nature of the request and written justification that the requested modifications result in identifiable cost reductions required for project to reach target affordability.*

The application shall be accompanied by a fee set by resolution of the City Council sufficient to cover the cost of handling the application.

SEC. 7560. HEARING AND NOTICE. The City Planning Commission shall hold a public hearing on an application for a variance.

Notice of a public hearing shall be given not less than 10 days or more than 30 days prior to the date of the hearing by mailing a notice of the time and place of the hearing to property owners within 300 feet of the boundaries of the area occupied or to be occupied by the use which is the subject of the hearing.

SEC. 7561. INVESTIGATION AND REPORT. The City Planning staff shall make an investigation of the application and shall prepare a report thereon which shall be submitted to the City Planning Commission.

SEC. 7562. PUBLIC HEARING PROCEDURE. At a public hearing the City Planning Commission shall review the application and the statements and drawings submitted therewith and shall receive pertinent evidence concerning the variance, particularly with respect to the findings prescribed in Section 7563.

SEC. 7563. VARIANCE ACTION OF THE CITY PLANNING COMMISSION.

- (1) The City Planning Commission may grant a variance to a regulation prescribed by this ordinance with respect to fences and walls, site area, width, frontage, coverage, front yard, rear yard, side yards, height of structures, distances between structures or landscaped areas or in modified form if, on the basis of the application, the report of the City Planning staff or the evidence submitted, the Commission makes the following findings:
 - (a) That strict or literal interpretation and enforcement of the specified regulation would result in practical difficulty or unnecessary hardship inconsistent with the objectives of the zoning ordinance.
 - (b) That there are exceptional or extraordinary circumstances or conditions applicable to the property involved or to the intended use of the property which do not apply generally to other properties classified in the same zone.
 - (c) That strict or literal interpretation and enforcement of the specified regulation would deprive the applicant of privileges enjoyed by the owners of other properties classified in the same zone.
 - (d) That the granting of the variance will not constitute a grant of special privilege inconsistent with the limitations on other properties classified in the same zone.
 - (e) That the granting of the variance will not be detrimental to the public health, safety or welfare, or materially injurious to properties or improvements in the vicinity.
- (2) The City Planning Commission may grant a variance to a regulation prescribed by this ordinance with respect to off-street parking facilities, if, on the basis of the application, the report of the City Planner or the evidence submitted the Commission makes the findings prescribed in paragraph (1) of this section and that the granting of the variance will not result in the parking of vehicles on public streets in such a manner as to interfere with the free flow of traffic on the streets.

A variance may be revocable, may be granted for a limited time period, or may be granted subject to such conditions as the Commission may prescribe.

The City Planning Commission may deny a variance application.

SEC. 7564. EXCEPTION ACTION OF THE CITY PLANNING COMMISSION

- (1) The City Planning Commission may grant an exception to a regulation prescribed by this ordinance with respect to fences and walls, and, upon recommendation of the Historic Preservation Advisory Board, site area, width, frontage, coverage, front yard, rear yard, side yards, height of structures, distances between structures or landscaped areas, provided that all of the following criteria is applicable.

- (a) That the granting of the fence exception will not be detrimental to the public health, safety or welfare, or materially injurious to properties or improvements in the vicinity.
 - (b) That the granting of the exception does not create an obstructed visibility that will interfere with traffic safety in the public right-of-way or to adjacent properties.
 - (c) That the exception proposal becomes an integral part of the existing site development (e.g., design, material, contour, height, distance, color, texture).
- (2) *The City Planning Commission may grant exceptions or modifications to zoning code requirements in accordance with the provisions of Section 7492, Density Bonuses. The granting of the exception shall become effective upon the granting of the Density Bonus by the City Council.*

SEC. 7565. APPEAL TO CITY COUNCIL. Within 10 days following the date of a decision of the City Planning Commission on a variance or exception application, the decision may be appealed to the City Council by the applicant or any other interested party. An appeal shall be made on a form prescribed by the Commission and shall be filed with the City Clerk. The appeal shall specify errors or abuses of discretion by the Commission, or decisions not supported by the evidence in the record.

The City Clerk shall give notice to the applicant and the appellant (if the applicant is not the appellant) and may give notice to any other interested party of the time when the appeal will be considered by the City Council.

SEC. 7566. ACTION OF CITY COUNCIL. The City Council shall review and may affirm, reverse or modify a decision of the City Planning Commission on a variance or exception application provided that if a decision denying a variance or exception is reversed or a decision granting a variance or exception is modified, the City Council shall, on the basis of the record transmitted by the Community Development Director and such additional evidence as may be submitted, make the findings prerequisite to the granting of a variance or exception as prescribed in Section 7563 (1) or 7563 (2), 7564 (1) whichever is applicable.

A variance which has been the subject of an appeal to the City Council shall become effective immediately after review and affirmative action by the City Council.

SEC. 7567. LAPSE OF VARIANCE. A variance shall lapse and become void one year following the date on which the variance became effective unless prior to the expiration of one year a building permit is issued by the Building Official and construction is commenced and diligently pursued toward completion on the site which was the subject of the variance application, or a certificate of occupancy is issued by the Building Official for the site or structure which was the subject of the variance application. A variance may be renewed for an additional period of one year provided that prior to the expiration of one year from the date when the variance became effective, an application for renewal of the variance is made to the Commission. The Commission may grant or deny an application for renewal of a variance.

SEC. 7568. REVOCATION. A variance granted subject to a condition or conditions shall be revoked by the City Planning Commission if the condition or conditions are not complied with.

SEC. 7569. NEW APPLICATION. Following the denial of a variance application or the revocation of a variance, no application for the same or substantially the same variance on the same or substantially the same site shall be filed within one year of the date of denial of the variance application or revocation of the variance.

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6. Not more than one vehicle of not more than three-quarter ton capacity used in connection with the home occupation shall be kept on the site. Any trailer, wheeled equipment, or any vehicle displaying or advertising the home occupation shall not be visible from off the premises.
7. The home occupation shall not involve the use of power equipment on the premises using motors exceeding one horsepower combined capacity.
8. There shall be no external alteration of appearances of the dwelling in which the home occupation is conducted which would reflect the existence of said home occupation. Existence of a home occupation shall not be apparent.
9. No equipment or process shall be used in such home occupation which creates noise, vibration, glare, fumes, odor, or electrical interference detectable to the normal senses off the lot if the occupation is conducted in a single family detached residence, or outside the dwelling unit if conducted in other than a single family detached residence. No equipment or process shall be used which creates visual or audible electrical interference in any radio or television receiver off the premises, or causes fluctuations in line voltage off the premises.

The home occupation shall not involve the storage or use of pesticides.

10. The home occupation shall not require additional off-street parking spaces.
11. Required covered or uncovered parking shall not be used for the conduction of home occupations.
12. No home occupation shall be conducted between the hours of 11:00 p.m. and 8:00 a.m.
13. The home occupation requiring the installation of additional plumbing within the existing dwelling shall be approved by Planning Commission.
14. Additional requirements or conditions may be added as deemed necessary by the Community Development Director.

A home occupation permit shall be revoked by the Community Development Director upon violation of any condition or regulation, or any limitation of any permit issued, unless such violation is corrected within ten (10) days of notice of such violation. Any permit may be revoked for repeated violations.

In the event of denial or revocation, or objections to limitations placed thereon, an appeal may be made in writing to the Planning Commission as provided in Section 7426.

SEC. 7480. PLANNED MOBILE HOME PARKS.

1. Purpose. The purpose of this section is to promote the available housing opportunities for the present and future residents of Visalia by the establishment of policies and development standards for the Planned Mobile Home Parks. The development standards for the Planned Mobile Home Parks will further encourage the creation of stable, attractive, residential environments within the individual mobile home parks themselves and provide for a desirable transition

or buffer to the surrounding areas.

2. Definitions.

- a. Mobile Home. A structure exceeding eight feet in width and forty feet in length, having a chassis and designed to be movable, with kitchen, bathroom and living facilities, designed for use as a single family dwelling unit when connected to appropriate utility lines, and has no foundation other than wheels or temporary stabilizing units. Smaller units can be considered as a mobile home if it is a long-term (greater than thirty days) installation.
- b. Mobile Home Park. Any parcel, or contiguous parcels of land under single ownership designed or intended to be used to accommodate mobile homes on a permanent or semi-permanent basis regardless of whether or not a charge is made for such accommodations.
- c. Mobile Home Site. Any portion of a mobile home park designated for the occupancy of one mobile home and approved on-site structures in connection with such occupancy.
- d. Travel Trailer. Any vehicle which at no time exceeds eight feet in width at its widest point and is less than forty feet in length at its longest point, and is designed for human habitation whether self propelled or drawn by a motor vehicle, which is intended for permanent or semi-permanent use and which has no foundation other than wheels and temporary stabilizing units.

3. Supplemental Regulations. The provisions of this section shall be considered supplemental to applicable State regulations and to other pertinent City ordinances. Where this section, and such regulations and other ordinances do not control, the provisions of the Federal Department of Housing and Urban Development's Mobile Home Court Development Guide, FHA G 4200.7, January 1970, or successor documents thereto, shall be used by the City as "minimum standards" guide to administrative decisions regarding mobile home park developments.

4. Permitted Uses.

- a. Mobile homes for single family dwelling use.
- b. Common recreation facilities and structure.
- c. Administrative offices for mobile home park use only.
- d. Accessory uses normally incidental to mobile home park.

5. Prohibitions.

- a. Mobile homes, other than those being offered for sale in properly zoned commercial areas, when occupied, shall be located only within approved mobile home parks or in existing mobile home parks which are non-conforming uses.
- b. Travel trailers shall not be located or occupied in mobile home parks except as hereinafter specified.
- c. Commercial activities, except the initial sale of mobile homes, whether or not appurtenant to the operation of a mobile home park, shall not be

- d. permitted in mobile home parks.
No more than one mobile home shall be allowed on each mobile home site.

6. Required Permit. All Planned Mobile Home Parks shall be subject to design review and a conditional use permit, pursuant to Article 17 of the code shall be granted prior to the commencement of construction of any mobile home parks.

Application for a conditional use permit of a Planned Mobile Home Park shall be accompanied by the following information:

- a. A complete plot plan showing all physical features of the proposed mobile home park site and adjacent public streets and areas.
- b. A complete storm drainage plan providing for the ultimate disposal of storm water showing on-site facilities and off-site storm lines.
- c. A complete sanitary sewer plan for the entire and individual mobile home sites, including all off-site lines and, where necessary, lift stations, adequate to serve the proposed development.
- d. A complete water source and distribution plan for the entire mobile home park.
- e. A complete plot plan of sites, landscaping, parking areas, access, recreation and storage areas.

7. Development Standards.

a. Mobile Home Park Locational Factors

- (1) The park shall not be exposed to objectionable smoke, dust, noise, odors or other adverse influences, and no portion of the site shall be subject to predictable sudden flooding or erosion.
- (2) The park shall be placed in areas that are zoned for residential purposes only to assure that mobile home residents can enjoy the same safeguards from conflicting land uses (i.e., industry, service commercial, etc.) as could residents located adjacent to this form of residential categories.
- (3) The park shall be evaluated for its impact upon adjacent land uses. The adverse impacts such as overcrowding the educational facilities, neighborhood and the public recreational facilities must be avoided.
- (4) Mobile home parks shall be served by existing community sewer and water systems. The development of such parks with individual water and sewer systems will not be permitted.
- (5) All mobile home park entrances and exits shall have direct access to a collector street as shown on the approved streets and highways plan. Secondary access to mobile home parks could be permitted by the Planning Commission from local streets.

b. Mobile Home Park Size and Density

- (1) The minimum area for a mobile home park development shall be ten acres. However, it shall not exceed forty acres per development. This would allow up to 240 mobile homes per development.
- (2) A maximum of six mobile home lots per gross acre will be

permitted.

c. Setbacks

(1) Mobile Home Park

Front yard - 25 feet

Side yard - 25 feet

Rear yard - 25 feet

(2) Individual Mobile Home Lot

Front yard - 10 feet

Side yard - 8 feet

Rear yard - 5 feet

(3) No mobile home shall be located in any required yard space except that tow bars may extend into such yard space and covered porches or patios may extend not more than one-half the distance into a required side yard.

(4) Required mobile home park yards shall be fully landscaped, sprinklered and maintained, in accord with landscape plans to be submitted and approved with conditional use permit applications.

(5) No travel trailer or boat shall be stored in any required yard area or elsewhere on any mobile home site.

(6) Mobile home sites shall be so designed, the mobile homes so placed, as to maintain fifteen feet side to side, ten feet corner to corner, and ten feet end to end clearances.

d. Patios and Pads

(1) Each mobile home site shall have a hard surfaced patio area of concrete not less than 200 square feet in area. Any permanent porch greater than fifteen square feet in area shall be counted as part of the required patio area.

(2) Each mobile home site shall have a mobile home support pad consisting of a dust-free surface over a base adequate to support the mobile home. Said spaces shall be kept free of obstacles such as porches and storage sheds.

(3) Individual mobile home sites shall be a minimum of 2,600 square feet.

(4) No mobile home site shall be less than thirty feet in width.

e. Parking

(1) Not less than one guest parking space shall be provided at a central location or locations for each four mobile home sites.

(2) Adequate parking in accord with Article 15 of the zoning ordinance shall be provided for central recreation buildings, mobile home park offices, and similar approved facilities.

(3) Supplemental parking for pleasure boats, non-occupied travel trailers and other uses shall be provided at a ratio of one space to

each ten mobile home sites. Said parking shall be clustered and shall be screened from view by means of solid fence and/or landscaping.

- (4) All parking areas shall be constructed and maintained in accord with Section 7497.
- (5) Parking in the rear is encouraged as a good design feature.
- (6) All parking areas shall have a minimum of ten percent of landscaping with no more than eight parking stalls prior to installation of an eighty square foot landscaped island.

f. Private Streets

- (1) Entrance streets shall be located not less than 150 feet from public street intersections and the location and design thereof shall be approved by the City. Entrance streets, and other collector streets within the mobile home park shall be not less than thirty-six minimum width.
- (2) All other streets within the mobile home park shall be of thirty feet minimum width.
- (3) Cul-de-sacs shall be a maximum of six hundred feet in length with a fully paved turnaround at the end of eighty feet minimum diameter.
- (4) Parking shall be permitted on both sides of entrance and collector streets and on only one side of other streets, and shall be so signed. Such parking may be calculated in total mobile home parks or individual mobile home property requirements.
- (5) Streets shall be designed in accord with the current structural cross section requirements for the City subdivision streets, except that widths shall be as per this code section and concrete center gutters of not less than twenty-four inches width and such greater width as may be determined by the City to be necessary to carry storm drainage may be substituted for standard curb and gutter.
- (6) Driveways for individual sites and to community areas shall be improved as prescribed in Section 7497.

g. Lighting

- (1) Public right-of-way lighting, with underground wiring, shall be provided abutting mobile home parks, with a minimum installation of one 7,000 lumen ornamental pole electrolier at the park entrance, one at any abutting public street intersection, and/or one at each 330 foot interval along park street borders.
- (2) Interior park lighting, with underground service shall provide for all interior streets.

h. Storm Drainage

- (1) Mobile home parks shall pay a storm drainage fee per acre equivalent to that charged for multi-family developments.
- (2) The mobile home park application shall be accompanied by a complete drainage plan, including proposed ultimate disposal, and the City will review same for conformity with drainage master plans for the area.

- (3) Maintenance of all mobile park drainage facilities shall be the responsibility of the developer. Underground and pump facilities shall be built to current City subdivision standards.

i. Sanitary Sewers

- (1) All mobile home parks shall be connected to the City sanitary sewer system and shall pay sewer fees per acre equivalent to that charged for multi-family development.
- (2) All sanitary sewers in mobile home park streets shall be designed in full accord with current City public sewer standards, except that the City Engineer may approved six inch mains not to exceed two hundred feet in length with clean outs at the end of such six inch mains in lieu of holes.
- (3) All sewer laterals to individual mobile home sites shall comply fully with applicable City codes for single family residential dwelling connections.

j. Water System

- (1) All mobile home parks shall be served by a central water supply system approved by the City.
- (2) All water system design shall meet the standards prescribed by the City Fire Chief as required to maintain Class IV fire rating requirements, including line sizes, pressures, standby pumps and/or well supplies, storage and fire hydrant specifications and placement. All required fire hydrants shall be installed and paid for by the developer within the park and on adjacent public rights-of-way.

k. Undergrounding

All public utilities shall be installed underground, including electrical supply, telephone, street lighting cable, community antenna TV and ducting provision for cable television. A community TV antenna shall be provided; usage of individual antenna on each mobile home will not be permitted.

l. Street Name Signs

Approved street names and street name signs shall be provided and maintained at each in-park street intersection and at each entrance to a public street.

m. Recreation Area, Pedestrian ways and Bikeways

- (1) Common recreation areas shall be required and shall conform to the following regulations:
 - (a) In all mobile home parks there shall be one or more outdoor recreation areas easily accessible to all park residents and available for year-round recreational use.
 - (b) Recreation areas shall contain a minimum of fifteen thousand square feet, and shall contain an additional two

hundred square feet for every mobile home site in excess of seventy-five. Recreation areas may include a community center.

(c) Recreation areas shall be centrally located and free of traffic hazards.

(2) For the purpose of computing available common recreation area, required mobile home and travel park yard areas and pedestrian ways, management offices, and laundry or tenant storage areas shall not be included.

(3) Pedestrian circulation may be emphasized by the provision of well landscaped convenient and esthetically pleasing walkways which originate near individual mobile home sites and lead to common recreation areas and service facilities. The walkway shall be a minimum width of four feet, permanently paved or equivalent, and shall be a reasonable distance away from mobile homes.

n. Landscaping and Screening

Mobile home parks shall provide permanently maintained landscaped areas and site screening in conformance with the following regulations. Precise landscape plans to be submitted and approved prior to approval of a conditional use permit for a mobile home park development on the site.

(1) Mobile home parks which abut upon a public roadway shall provide a landscaped border adjacent to the road right-of-way of not less than twenty-five feet in width.

(2) Fifteen gallon trees shall be planted at twenty-five foot intervals within required landscaped areas.

(3) Mobile home parks shall provide masonry perimeter screen fencing, a minimum of six feet in height, along all side and rear property lines where the park adjoins an R-A, R-1, or R-M zone.

(4) Mobile home parks abutting upon a public roadway shall provide a masonry wall or fence not less than three feet in height, along all public street frontages located not less than twenty-five feet behind the property line.

(5) A minimum five foot wide landscaped strip shall extend along the periphery of the entire development inside the required wall.

o. Utility Connections

All required conditions, including paving, landscaping, street signs, etc., shall be completed prior to connection to a sanitary sewer for any mobile home park or site therein.

p. Other Facilities

(1) Each mobile home park shall have a laundry building for clothes washing and drying. A yard area may be provided adjacent to said building for clothes hanging, and shall, if provided, be screened with a six foot masonry wall.

- (2) The park owner shall utilize City approved disposal bins for disposal of all solid waste. Locations of disposal bins shall be shown on the site plan and approved by the City. Common outdoor garbage collection areas shall be screened with a six foot high masonry fence and shall be located as not to cause traffic hazard.
- (3) No in-park commercial facilities, including the sale of convenience goods, will be allowed except for vending machines sales which may be permitted in central recreation or management areas only.

q. **Miscellaneous Regulations**

- (1) Open irrigation ditches within or adjoining to a mobile home park shall be piped or fenced in accord with this ordinance code.
- (2) No permanent shed other than storage shed, mobile home porch and steps or temporary sunscreen or windscreen shall be erected on any mobile home site.
- (3) All mobile homes shall be fitted with appropriate metal or screen block skirts obscuring stands at the time of placement on the site.
- (4) The maximum permitted height of any structure or mobile home shall be thirty feet.
- (5) All pertinent State and City regulations concerning the development and operation of mobile home parks shall be observed.

SEC. 7481. ACCESSORY BUILDINGS. In an R-1 or R-M district accessory structures not exceeding twelve feet in height may be located in the required rear yard but not closer than three feet to any lot line. Not more than twenty percent of the required yard may be covered by structures enclosed on more than one side and not more than forty percent may be covered by structures enclosed on only one side.

SEC. 7482. SUBDIVISION SALES OFFICES. In an R-A, R-1 or R-M zone no sales offices of any character shall be permitted in any subdivision except one sales office in a subdivision of not less than five acres located not less than 150 feet from any existing dwelling outside of the subdivision. Any temporary sales office in a subdivision may be located in a model home on a lot located in the subdivision.

SEC. 7483. VEHICLE WRECKING AND STORAGE. All vehicle wrecking and storage yards shall be screened by a solid fence or wall not less than six feet in height, located on the property line, except in a required front yard, and suitably maintained.

No storage or parts, debris or inoperable vehicles shall be permitted outside the screened area.

All existing vehicle wrecking and storage yards which do not conform to the screening requirements of Section 7483 shall conform within one year from notification from the Building Official.

SEC. 7484. MAINTENANCE OF LANDSCAPED AREAS. A landscaped area provided in compliance with the regulations prescribed in this ordinance or as a condition of a use permit or variance shall be planted with materials suitable for screening or ornamenting the site, whichever is appropriate, and plant materials shall be maintained and replaced as needed, to screen or ornament the site.

Home Mortgage Lending and Equal Treatment

Most of you would never consider discriminating against any qualified person applying for a loan. In fact, many of you have gone out of your way to provide additional advice to applicants, especially minority and women applicants, so they could meet the qualifying standards of your institution. Most of you are familiar with the legitimate business reasons for denying loans and understand that the Home Mortgage Disclosure Act (HMDA) reports cannot, and do not, reflect the legitimate rejections of mortgage loans. And yet, there is no question that mortgage lending discrimination is occurring. The question is: Where in the lending process is it happening, and how can you identify and eliminate practices within your institution?

This handout highlights some lending standards and practices that may adversely affect the ability of credit applicants, on the basis of race, sex, or certain other factors, to obtain financing. It will alert lenders to less obvious forms of discrimination and suggests ways for lenders to avoid them. While the principles that are outlined apply to all forms of discrimination, this guide focuses on discrimination based on race.

Property standards and minimum loan amounts

Some institutions set lending standards, such as maximum property age, minimum unit or building lot size, or minimum property value or loan amount, that could have the effect of excluding minority areas from lending activity. This may occur because in many areas minority residents occupy areas characterized by older or smaller homes. Sometimes property age and size standards are not explicitly keyed to the year a house was built or its square footage, but instead, requirements such as a specific number of bathrooms, bedrooms, or even the number of cars that a garage must accommodate are imposed. Those requirements can also have the effect of excluding minority areas from lending activity.

Unrealistically high minimum loan amounts or minimum property values also can curtail the availability of credit in low-income and minority areas. Such standards can deter an institution from serving the credit needs of its entire community. Neither the Federal National Mortgage Association (Fannie Mae) nor the Federal Home Loan Mortgage Corporation (Freddie Mac) has a minimum loan-amount standard that would prevent their purchase from institutions of smaller mortgage loans in the secondary market.

Nonspecific and Subjective Lending Criteria

Nonspecific and subjective lending criteria for neighborhoods, property, and loan applicants may have the unintended effect of excluding minority applicants or properties in minority areas. Examples of lending criteria that are too subjective include:

- The property should be in a "stable" or "rising" area, or the property should be well maintained and have an

- "attractive appearance" or "good curb appeal";
- The neighborhood should be "desirable"; there should be "homogeneity of residents and structures"; or the neighborhood should reflect "satisfactory pride of ownership"; or
- Applicants must not be of "questionable" character; must have an "excellent" credit rating; or must have "adequate" longevity on the job.

Such subjective criteria allow lending personnel to arrive at differing interpretations of what they mean. They may discourage creditworthy members of the public from applying for loans. The simplest way to remedy this situation is to include more specific and objective terms in the underwriting standards.

Differential Terms

Even though a lender offers credit to all creditworthy applicants in its market area, the terms of that credit may vary among neighborhoods as to (1) the length of amortization periods; (2) interest rates; (3) special fees; (4) higher fees on smaller loans; or (5) the amount of required downpayments. The application of such differential terms to specific geographic areas should be reviewed to make sure it does not have the effect of illegal discrimination based on the race of applicants or any of the other prohibited bases covered by the antidiscrimination regulations.

Employment Stability

Standards, such as "at least two years on the job" or "frequent job changes should suggest upward mobility" are used in considering the borrower's source of repayment, but they can also have an unintended negative impact on some groups. This may be especially true for those hired into positions that offer few prospects of upward mobility, are "last hired, first fired" or experience forms of employment discrimination. Although the employment histories of women, minorities, and those without English-language proficiency may not conform to general standards, these individuals may be fully capable of meeting housing expense obligations associated with home ownership.

Alternative and effective measures of employment stability might include: consistency of employment, or demonstrated ability to meet financial and housing obligations, even during periods of employment instability.

Generally, lenders should be willing to recognize that paying rent regularly, even during periods of employment instability, reflects positively on the applicant's ability and willingness to meet mortgage commitments.

Credit Record

Although a good credit record is essential to qualify for a loan, how is "good" defined? To provide necessary guidance for lending personnel who apply standards, the criteria for an acceptable credit record should be as specific as possible. In addition, the types of documentation that a lender will consider should be explicit and explained to loan applicants.

For example, some applicants may have excellent credit performance, but have little or no record on standard credit reports. Their credit histories may include years of regular payments for rent, utilities, doctors, and even the local grocer.

Consequently, lenders should consider adopting credit standards that focus attention on data that indicate a current ability and willingness to meet financial obligations. This requires recognizing unique circumstances and difficulties that may now be corrected and are not likely to recur. For example, the fact that an applicant's accounts are now current could mean more in the credit decision than three late payments a year ago that were related to unforeseen medical expenses.

Guidance on Applying Exceptions to Standards

There are almost always exceptions to a standard. At many institutions, waiving standards (or even making small adjustments) may have become so routine that lenders may not even be aware of how many exceptions they currently make. It is not only the standards, but the manner in which exceptions to those standards are made, that may adversely affect one group or area. For example, when standards for the maximum age of a house were created, they were often justified on the risk-related premise that unexpected expenditures for maintenance or systems replacements might be beyond the financial capacity of the borrower and thus threaten the value of the collateral. However, exceptions to these standards may be routinely granted for properties in preferred areas, having the result of excluding certain other geographic areas from consideration. Exceptions made according to an unwritten rule may represent a source of disparities in lending and could result in unlawful discrimination.

To overcome old habits, some lenders have established committees to review all exceptions made and rejected applications. Through this review, lenders can find and eliminate unnecessary standards and provide uniform guidance on exceptions. These lenders can make sure that they are not continuing old or creating new, patterns of discrimination, while also making sure that they are maintaining loan quality.

For example, the guidance provided to lending personnel for exceptions in analyzing an applicant's credit record may stress credit recovery and may include nontraditional sources of credit information. Both Fannie Mae and Freddie Mac accept loans underwritten using considerations of demonstrated credit recovery and nontraditional sources of information such as rental and utility bill payment histories.

Lenders should be aware that exceptions frequently applied to existing standards may, in effect, become standards themselves and should be acknowledged as such.

Loan Origination Process

The traditional loan origination process may invite opportunities to treat persons differently based on race. This is especially true during the initial stages of the process before the lender receives a written loan application. The lender's representative who is dealing directly with the applicant has considerable opportunity to let personal or perceived organizational bias enter the picture.

Minorities, for example, may be routinely steered away from a particular lender and directed to other sources of financing, such as Federal Housing Administration (FHA) programs or other lenders. Lenders should determine that their loan origination practices are not directing prospective applicants elsewhere because of race.

To assure lending personnel are applying standards appropriately, it is recommended that the following be considered:

- Developing a simple "equal opportunity in lending" policy statement and periodically discussing it with the lending staff and customer contact personnel who field questions from the public on loan terms. These employees, in particular, must realize that equal opportunity is part of the corporate philosophy, and that it comes from the Board.
- Printing detailed information about mortgage loan terms and qualifications and making it easily available to loan officers and the general public. Information about steps applicants can take to help them qualify, such as monetary gifts from others to meet downpayment, can be made available, especially to all those who do not "fit the profile".
- Investigating credit practices for possible prescreening when disproportionately low application levels are found for particular groups or areas. Unusually low rates of credit denials may also indicate the possibility of improper prescreening practices.

Discrimination is less likely to occur if information regarding qualifications, rules, common experiences, and helpful hints is clearly spelled out in writing, made available in the lobby and explained to all applicants.

Appraisal Practices

For the better part of this century, words and phrases with racial inferences were found throughout appraisal manuals and lending policies. Although negative references to race had been removed from professional appraisal and lending training materials by the mid-1970s, some appraisers, lenders, and other real estate professionals were trained using concepts that have since been rejected as discriminatory.

Lenders should determine that their appraisers have recently received effective fair housing training. Similarly, lenders should be certain that their appraisers are aware of, and ascribe to, the current fair housing standards of the Appraisal Foundation, or other appraisal organizations.

Today, lenders should be alert to two appraisal practices most likely to cause equal opportunity problems.

- In the cost approach to value, racial bias may be reflected in unsupported adjustments for "functional and economic obsolescence". Lenders should not assume that, because a home or neighborhood is over a certain age, large adjustments are appropriate.
- In the comparable sales approach, racial bias may cause the appraiser to select comparables or make adjustments that are inappropriate.

If appraised values appear to play a substantial role in rejections or reductions of loan amounts for properties in minority areas, lenders should review their appraisals with careful attention to the Valuation by Cost and Valuation by Comparable Sales sections. In doing so, lenders could compare the work of different appraisers, and look for consistency among different appraisers and between minority and nonminority neighborhoods. Rather than performing a review specifically for nondiscrimination in appraisals, many financial institutions have incorporated nondiscrimination considerations into their regular appraisal quality control process.

Marketing Practices

Lenders also should be sensitive to potential discriminatory effects of their marketing practices. The way in which a lender markets its mortgage products and structures its initial contacts with potential applicants could easily serve to discourage minority applicants and thereby reduce an institution's ability to make loans to minorities.

For example, many lenders focus on contacts with realtors as a primary marketing strategy to help generate loan originations. Where lender strategies fail to include contact with minority realtors and other realtors serving predominantly minority areas, there is almost always a low level of minority applicants. Lenders who aggressively pursue mortgage business through realtor networks but avoid contacts with realtors serving minority areas or borrowers, are often viewed negatively in the minority community. At best, such lenders are seen as inattentive to the minority market. At worst, these lenders may be perceived in the minority community as willfully discriminatory, to be avoided by minority loan applicants. Similarly, lender advertising can have dramatic effects on the way minority borrowers view lenders. Failure to advertise, where available, in publications and electronic media aimed at minority markets, or media known to appeal to minorities, can limit the ability of an institution to attract minority applicants and borrowers. Ultimately, avoidance of minority media can serve to create or enhance the perception that lenders are reluctant, or unwilling, to serve minorities.

Private Mortgage Insurance

In addition to reviewing and revising their own standards and practices, lenders can also attempt to influence the standards of private mortgage insurers. Rejections of individual loans by private mortgage companies may indicate that these companies are using standards that lenders have eliminated or changed after re-evaluating their own underwriting standards. Lenders may be able to select companies that are more receptive to ideas for changes, or select those with standards that most closely reflect the types of considerations the lenders employ in credit underwriting.

Large lenders and consortia of smaller lenders have successfully negotiated changes in mortgage insurance standards. In a notable example, several banks negotiated an agreement with a private mortgage insurer to remove restrictions in order to reach what they considered to be underserved neighborhoods. They did this by raising housing payment ratios, and by permitting a combination of gifts, grants, secondary financing, and sweat equity to be considered as part of downpayments.

It would be unfair to assume that everyone dealing in mortgage lending is intentionally designing policies and implementing practices designed to limit or deny financing in certain neighborhoods or to minorities and women. However, it is fair to state that underwriting guidelines and other policies are often not carefully evaluated for their discriminatory effect on minority, integrated, ethnic and low-income neighborhoods.

To preserve your institution's reputation for fairness and its desire to serve your entire community in a nondiscriminatory way, you should immediately identify all policies that affect any part of the mortgage lending process. Then evaluate how implementing these policies could have a disparate impact on members of the protected classes: race, color, religion, national origin, sex, handicap, or familial status.

If you forthrightly deal with the effects of your bank's policies, you will be able to identify the vulnerable issues within your institution and minimize the probability of facing federal charges of lending discrimination.

The CD-HOUSING REGISTER

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File: Fed'l Financial Institutions
Examination Council**CD-HOUSING REGISTER**8204 Fenton Street
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Institutions Examination Council (FFIEC) has adopted the Interagency Questions and Answers regarding community reinvestment. To help financial institutions meet their responsibilities under the Community Reinvestment Act (CRA) and to increase public understanding of the regulations and examination procedures, the staffs of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, and the Office of the Comptroller of the Currency have prepared answers to the most commonly asked questions about community reinvestment. The answers to the questions should not be regarded as official interpretations. Their purpose is to provide useful information to agency personnel, financial institutions and the public.

EFFECTIVE DATE: March 25, 1992.**ADDRESSES:** Federal Financial Institutions Examination Council, 1776 G Street, NW., suite 850B, Washington, DC 20006.

FOR FURTHER INFORMATION CONTACT: Debra D. Clements, Compliance Analyst, Federal Financial Institutions Examination Council, 1776 G Street, NW., suite 850B, Washington, DC 20006. Specific agency related questions should be directed to the following: Federal Reserve Board—Division of Consumer and Community Affairs (202) 452-2831; Federal Deposit Insurance Corporation—Office of Consumer Affairs (202) 898-3536; Office of Thrift Supervision—Specialized Programs (202) 906-6000; Office of the Comptroller of the Currency—Compliance Management (202) 874-4446.

SUPPLEMENTARY INFORMATION: For reader convenience, the entire set of questions and answers are reproduced.

1. What does the term "office" mean as used in the regulation?

Office refers generally to a facility of an institution that accepts deposits, including an electronic deposit facility. It does not include purely administrative offices, agencies, loan production offices or facilities used, for example, only for the check collection process. In delineating a local community, an institution need not consider shared electronic deposit facilities, unless otherwise directed by the appropriate agency.

2. What is meant by "local community" and how detailed a map should be used to portray it?

The term "local community" refers to the contiguous area surrounding each office or group of offices of an

**FEDERAL FINANCIAL INSTITUTIONS
EXAMINATION COUNCIL**
**Community Reinvestment Act
Interagency Questions and Answers**

AGENCY: Federal Financial Institutions Examination Council.

ACTION: Interagency Questions and Answers Regarding Community Reinvestment

SUMMARY: The Consumer Compliance Task Force of the Federal Financial

stitution. Although the geographic areas served by an institution may vary with the type of service, only one local community is to be delineated for a particular office or group of offices. Any map which depicts an institution's local community or communities with reasonable clarity may be used. The map need not show each street in the community, nor be prepared professionally by a cartographer. Low- and moderate-income neighborhoods should not be specifically indicated on the map. The community delineation, however, must not unreasonably exclude such neighborhoods. An institution may delineate several local communities on one map. However, each local community, comprising the entire community, must be delineated with sufficient clarity so that the areas included in those local communities are obvious. If the entire community is made up of more than a few local communities, or the local communities are separated by significant distances, it may be easier and clearer to use a separate map for each local community. Furthermore, the locations of the institution's offices need not be shown on the maps.

3. How should an institution deal with low- and moderate-income neighborhoods in its local community delineation?

The CRA regulation requires that low- and moderate-income neighborhoods not be unreasonably excluded from a delineation of the local community. As the regulation states, "Institutions are expected to be generally aware of low- and moderate-income neighborhoods within their community, without undertaking extensive research. 'No attempt need be made to distinguish between low-income neighborhoods and moderate-income neighborhoods. If institutions desire further information about low- and moderate-income neighborhoods, they should consult such sources as: the agencies' joint CRA examination procedures and state and local community development and planning agencies."

4. What should be included in a CRA statement?

For guidance, refer to the "Statement of the Federal Financial Supervisory Agencies Regarding the Community Reinvestment Act" (Federal Register, Vol. 54, No. 64, April 5, 1989). However, at a minimum, an institution's CRA statement must include for each local community:

- A map delineating that local community.

- A list of the types of credit it is prepared to extend in that community.

- A copy of the Community Reinvestment Act Notice provided for in the regulation. Also, an institution's board of directors must, at least annually, review each CRA Statement, and act on any material changes in a statement at the board's first regular meeting after the change. In addition, each institution is encouraged, but not required, in its statement to:

- Describe how its current efforts to help meet community credit needs.
- Report on its record of helping to meet community credit needs.
- Describe its efforts to ascertain community credit needs, including communication with community members.

5. How specific a list of credit offered in a local community is needed for the CRA Statement?

Each type of credit the institution is prepared to extend in its local community should be listed. The regulation indicates that greater specificity is desired for residential mortgage and housing rehabilitation loans and loans to small businesses and farms. In those general categories, subcategories, such as "residential loans for 1-to-4 dwelling units," "residential loans for 5 dwelling units and over," should be used.

6. If an institution is prepared to offer particular types of credit only at some of its offices in a local community, should those types of credit be listed on the CRA Statements of all of its offices in that community?

Yes. Because the institution is willing to extend that type of credit to any creditworthy borrower in the community, the institution should list the types of credit on the CRA Statement of each office even though a prospective borrower at one office may be referred to another when seeking to make application. The institution should recognize, however, that public complaints may arise because of such practices; and the agencies will have to decide whether the practice significantly discourages applications for such credit or otherwise adversely affects the institution's CRA performance.

7. What is a "small" business or farm?

For CRA purposes, the term "small" refers to the absolute size of the business and farm rather than the relative size in their industries. Because a major concern of CRA is that all creditworthy borrowers have reasonable access to loans from banks and saving and loans, small businesses

and farms generally are viewed as those which do not have access to regional and national credit markets and must rely on their local lending institutions for credit.

8. How should past and current CRA Statements and public comment files be made available to the public in each office of an institution, particularly an institution that has offices in more than one local community?

An institution that has offices in more than one local community should maintain current CRA Statements for all its local communities at its head office and current CRA Statements for each local community in each office of the institution in that local community, except off-premises electronic deposit facilities. Any CRA Statements that were in effect during the past two years should be retained with the public comment letters in the public comment file. A comment file for the entire institution must be maintained at the head office, and a comments file pertaining to a particular local community must be retained at a designated office in that community.

9. Are all signed, written CRA comment letters to be placed in the public comment file?

The regulations state that the institution must put into a public file, all signed, written comments relating to the CRA Statement or to the institution's performance in helping to meet community credit needs. The only exception to this is comments which reflect adversely on the reputation of any person, or which would violate a law. The institution must use its own judgment in deciding which comments should be placed in the public file. Signed, written comments which might harm a person's reputation should be retained in a confidential file for inspection by the examiner.

10. If a letter is addressed in part to an institution's overall CRA performance, but contains information which is harmful to an individual or violates a law, should the institution withhold the entire letter from the public file?

The institution may do so. Alternatively, the statements which reflect adversely on an individual or violate a law may be deleted from the letter and the balance included in the public file. In any event, the entire original letter should be retained for inspection by the examiner.

11. When should comments about an institution's CRA Statement(s) or performance and/or the institution's response(s) be made public?

Any such signed, written comment that is placed in the public comment file will be available for inspection by any interested person and the CRA examiner. Comments received by a supervisory agency will be on file at the agency.

Those comments are available to the public and the financial institution unless exempted from disclosure under the Freedom of Information Act.

12. Must the institution respond to any or all comments received from the public?

There is no requirement that the institution respond. However, the institution may find it helpful to respond to certain comments to foster a dialogue with members of the community or to present relevant information to a regulatory agency. If any situation responds to a letter in the public file, the response must also be placed in that file, unless it reflects adversely on any person or violates a law.

13. Are there any requirements relating to the size and placement of the community Reinvestment Act Notice?

The notice must be placed in the public lobby of the financial institution but the size and placement may vary. For example, if the notice takes the form of a poster, the poster must be placed within the lobby where it will be seen by customers and be of sufficient size to be easily read from a normal distance. If the notice is provided in the form of a flyer, a supply of such flyers printed in easily-read type and placed where they will be noticed will suffice. The notice requirement may also be satisfied by making the CRA Statement, which includes the notice, available as a brochure in the lobby, where it will be noticed.

14. What information and avenue of communication are available to members of a community who are concerned about the performance of financial institutions in their community?

Financial institutions are being encouraged to communicate with members of their community. The CRA regulation requires financial institutions to make available to the public their CRA Statement. The statement contains a map showing the boundaries of the local community delineated by the institution and lists the types of credit that the institution is prepared to extend

to members of the community. The statement also contains a copy of the "Public Notice" which must be placed in the offices of all financial institutions. The Public Notice states that the public may write to the financial institution or the appropriate regulatory authority about the institution's performance in helping to meet community credit needs.

Members of the community may also review letters from the public received by a financial institution regarding such performance. Announcements of CRA-covered applications may be obtained by writing to an institution's supervisory agency. Anyone may comment on the filing of an application covered by the CRA by writing to the appropriate supervisory agency listed either in the applicant's newspaper notice or its CRA notice. The agencies have varying comment periods for applications. Therefore, any questions about the comment period should be directed to the regional office of the appropriate agency. Comments received within the appropriate period will be considered by the agency in the application process.

15. Must an institution document that it is actually extending the types of credit listed in its CRA Statement as being offered in the local community?

The CRA regulations do not require any documentation beyond the public comment files. However, examiners will review:

- Information required to be maintained under any applicable fair housing regulations.
- Loan registers if required by the agency.
- Application files required to be kept under the Federal Reserve Equal Credit Opportunity regulation.
- Housing loan statements prepared under the Home Mortgage Disclosure regulation. Examiners will also use other available materials (such as advertising copy) to determine if the institution is offering in good faith to extend the types of credit that it has listed on its CRA Statement.

16. Will activities in addition to lending be considered in the CRA assessment?

Yes. Although the principal focus is on loans, the agencies recognize that other activities and efforts contribute toward the CRA's goals. The agencies will consider the extent to which an institution's activities foster local community revitalization—for example, the purchase of state or municipal bonds or involvement through investment or other contributions in a local community development project. The agencies also will consider activities such as:

- Efforts to establish a dialogue with community members concerning credit needs of the community.
- The institution's record of opening and closing branches and offering services (including noncredit services).
- Marketing and special credit-related programs to make community members aware of credit services offered at its offices.
- The extent of participation by the institution's board of directors in formulating policies and reviewing its CRA performance.

17. Will an institution's performance in helping to meet community credit needs be assessed even if an institution does not make an application covered by the CRA or is legally precluded from doing so?

Yes. Although The Congress directed that the approval or rejection of applications be used to encourage community investment by banks and S&Ls on a safe and sound basis, it also sought to have each supervisory agency use its examination "to encourage" institutions to be sensitive to their responsibilities to help meet local credit needs. As envisioned by the Congress, this effort by the agencies is to be ongoing and not limited to the formal applications process.

18. How will the agencies "encourage" institutions to help meet the credit needs of their local communities?

Encouragement will be provided in three ways. First, within the limits of the agencies' resources, their staffs will provide information and technical assistance and will meet with representatives of industry and the management of individual institutions to explain the CRA, regulations, and examination procedures. This exchange of information will help institutions to understand the purposes of the CRA and how the agencies plan to implement the act. Second, as part of each CRA examination, agency examiners and field staff will discuss with management their findings on the institution's CRA performance. Where appropriate, the agency staff may suggest ways in which the institution can improve its performance. Third, in decisions on applications, where CRA is a material factor, the agencies will publicly comment on an institution's record of performance.

19. Will an institution be given a poor CRA assessment for making loans outside its local community?

The agencies' assessment of an institution's performance will focus on

its record in helping to meet credit needs within its community. The act, implementing regulations, and examination procedures set no numerical criteria for the amount of loans that an institution should make within its local community or communities. If an institution is effectively helping to meet local credit needs, activities conducted outside its local community will not affect its CRA performance record.

20. May an institution use a policy of making certain loans only to existing customers, without adversely affecting its CRA assessment?

In examining an institution, the agencies will pay special attention to any restrictions placed on the availability of those types of credit that an institution has indicated on its CRA Statement that it would extend in its local community. Examiners will focus on whether any such institution has or would have a significantly greater impact on low- and moderate-income neighborhoods and/or classes of borrowers protected under the Fair Housing and Equal Credit Opportunity Acts than it does on the remainder of the community. In every case, examiners will consider:

- The business rationale for adopting a particular policy.
- Whether other policies would serve the same business purpose with less adverse impact.
- The relative ease of becoming a customer eligible for credit under the restriction.
- Whether the institution has adopted a policy of limiting certain loans to customers as a temporary response to tight money conditions or as a permanent policy.

Loans available on any restrictive basis should be listed on the CRA Statement with the restrictions noted. However, the agencies recognize that institutions occasionally make certain specialized loans to good customers—loans which they do not offer on a regular basis. This type of spot lending activity need not be listed on the CRA Statement.

21. In assessing an institution's CRA performance, will an examiner seek information outside of the institution being examined?

The examiner will seek such information if he or she believes that it is necessary to complete a fair and accurate picture of the institution's performance. For example, if the examiner believes that the institution's description of its community is unreasonable, the examiner may review

the delineations of other, similar institutions in the community. In addition, contacts may be made with persons who have commented on an institution's performance, local officials, local business owners, community residents, real estate brokers, and others.

22. What sanctions are available to the agencies under the CRA?

A poor CRA performance record may result in denial of an application. The agencies may also use the full range of their enforcement powers to ensure compliance with the requirements of the CRA regulations, such as preparing a CRA Statement, maintaining public comment files, and providing the public notice. In addition, prohibited discriminatory or other illegal credit practices which are adverse factors under the CRA, will also result in sanctions under the Equal Credit Opportunity Act, federal fair housing laws, or other consumer credit protection laws.

23. Are applications for electronic deposit facilities covered by the CRA?

Generally, such applications are covered. The agencies have different rules regarding processing of applications for electronic deposit facilities, and institutions should, therefore, consult their supervisory agency before filing.

24. How are bank and savings and loan holding companies affected by the CRA?

The CRA applies to applications filed by holding companies to merge or to acquire commercial banks and savings and loan associations. When decisions on such applications are made, the Federal Reserve Board and the Office of Thrift Supervision will consider the CRA records of all the bank or S&L affiliates of the applicant holding company. The parent holding company need not prepare a CRA Statement or public notice, or maintain public comment files. The holding company must conform to the requirements of the regulation for media notices of applications files to acquire a bank or S&L.

25. How does the CRA affect applications by banks and S&Ls that are subsidiaries of holding companies?

Applications by a bank or S&L that is a subsidiary of a holding company will be treated by the agencies in the same way as those filed by any bank or S&L. Only the CRA record of the applying bank or S&L will be taken into account. The bank or S&L may request, however, that the agency consider the contribution of any of the bank's or

S&Ls nondepository affiliates in helping to meet the credit needs of the community or communities of the applicant bank or S&L. For example, if the applicant bank or S&L has an affiliate community development corporation operating in the same community as the applicant, the applicant may ask that the contributions of that corporation in helping to meet the credit needs of the particular community be considered by the agency in assessing the overall CRA record of the applicant.

26. Banking agency CRA "Interpretation 101" (12 CFR 25.101, 12 CFR 228.100, and 12 CFR 345.101) excludes from CRA requirements certain institutions that serve solely as correspondent banks, trust companies, or clearing agents. Are there other federally regulated financial institutions that are excluded from the scope of CRA?

No. The CRA defines a "regulated financial institution" as one that meets the definition of an "insured bank" or an "insured institution," pursuant to section 3 of the FDIC Act, all such institutions are subject to CRA.

27. To what extent will a "regulated financial institution" which is subject to statutory and/or regulatory constraints that prevent it from operating as a "full service" financial institution be expected to meet CRA performance requirements?

The institution has an affirmative obligation to seek out ways consistent with its permitted activities to assist, directly or indirectly, in meeting the credit needs identified in its local community, with appropriate attention to low- and moderate-income neighborhoods. As indicated in the answer to Question 16 of this series, many services other than direct credit services can be developed to benefit the local community in a manner consistent with the intent of the CRA.

The CRA implementing regulations of the federal financial supervisory agencies include twelve factors to be considered in assessing CRA performance. Every institution's overall CRA performance record should compare favorably, consistent with its resources and capabilities, with the issues expressed through these twelve factors. A financial institution's inability to provide specific credit products or services because of statutory or regulatory limitations does not preclude a positive CRA performance evaluation.

An institution's board of directors should assure that CRA performance is an integral part of the institution's

business strategy. Expected compliance will include, at minimum, meeting the basic obligations to define a local community, to ascertain the credit needs within that community, and to demonstrate responsiveness, directly or indirectly, to the needs identified.

28. What do the regulatory agencies expect from institutions that have voluntarily limited or specialized their services to target particular markets?

Such an institution has the same continuing and affirmative obligation as a "full service" institution to help meet the credit needs of its entire local community, consistent with safe and sound operations. An institution's self-imposed service or market limitations may not be used as justification for a failure to define its local community or to help, directly or indirectly, in meeting the credit needs within that community, including low- and moderate-income neighborhoods.

Whether or not an institution operates as a "full service" entity is not a determining factor in evaluating its CRA performance. Every institution should be able to demonstrate that it is fulfilling its CRA responsibilities, either within the context of its chosen service specialties or in other ways. The final measure of CRA performance is in the credit benefits accruing to the institution's local community as a result of that institution's activities, irrespective of the vehicle by which those credit benefits are provided.

29. In addition to traditional direct lending activities, what activities can financial institutions consider in meeting obligations and responsibilities under the Community Reinvestment Act?

The answer to this question is primarily designed to provide guidance to regulated financial institutions that are not "full service" providers. The guidance herein can also be utilized by full service institutions as a means of augmenting their traditional lending activities as part of a comprehensive CRA program. Some of these activities may require prior regulatory agency approval.

The following are some nontraditional activities that financial institutions may consider to help meet their responsibilities under the Community Reinvestment Act.

Debt Investments and Related Securities

- Purchase of mortgage-backed securities or collateral trust notes from lenders or other community development finance intermediaries

serving primarily low- and moderate-income areas or persons.

- Purchase of housing, community and economic development loans, or participations in loans or loan pools from other financial institutions, state and local government agencies, nonprofit community-based development corporations, community loan funds, or other community development intermediaries originating loans to help meet the needs of low- and moderate-income persons or small businesses.

- Purchase of government guaranteed loans (or participations in pools representing such loans) made to low- and moderate-income persons, or to small farm and small business owners, such as:

- SBA guaranteed loans or loan pools;
- FmHA guaranteed farm, business or housing loans;
- FHA guaranteed loans;
- EDA (U.S. Economic Development Administration) guaranteed loans;
- State housing or economic development agency guaranteed loans.

- Purchase of state and local government agency housing mortgage revenue bonds or industrial revenue bonds.

Equity Investments

Some activities to serve community credit needs may be carried out through certain federal and state supervisory agencies' programs to promote community development investments. Such investments are required to serve predominantly a public or community purpose. Activities that might be carried out directly by an institution under these programs include:

- Purchase of limited partnership shares to provide the equity financing for public purpose projects such as construction of low- and moderate-income housing or provision of small business seed capital. General partners could be quasi-public or private, for-profit or nonprofit organizations.

- Investment in the stock of a public purpose corporation, either for-profit or nonprofit, chartered to carry out activities to benefit low- and moderate-income areas and residents or small businesses.

For certain banks and holding companies, the formation of, or investment in, a community development corporation may, in accordance with applicable laws and restrictions, be a viable way to address certain credit needs in the communities of banks or holding company subsidiary banks.

Limited service or specialized banks in a holding company that own a community development corporation operating in the bank's community could take advantage of the CDC's activities in planning and executing its own CRA responsibilities. Activities that could be carried out through a community development corporation subsidiary include, for example:

- Acting as a general partner, joint venture partner and/or equity investor in projects that have a clear public purpose, particularly projects focused on assisting low- and moderate-income housing or small business, and on the redevelopment of deteriorating or blighted areas where private developers are not interested in the opportunities.

- Carrying out a program to provide needed technical assistance on financial matters to small businesses or public-purpose organizations.

- Financing and managing a public-purpose revolving loan fund to provide financing that cannot normally be provided through the private market. An example is a fund to lend monies for pre-development costs involved in evaluating and packaging projects for financing by financial institutions and/or public sector investors. An activity that could be carried out by the institution, directly or through establishment of a separate corporation is an investment in a wholly-owned or multi-bank/multi-investor Small Business Investment Company (SBIC) or Minority Enterprise Small Business Investment Company (MESBIC) licensed by the U.S. Small Business Administration.

Other Services and Activities

- Technical assistance to community-based nonprofit groups, state and local government agencies and community development finance and secondary market intermediaries which focus on helping to meet the credit needs of low- and moderate-income persons or areas, or small businesses. Examples of such technical assistance activities might include:

- Serving on the board of directors or loan review committee;
- Development of loan application and underwriting standards;
- Development of loan processing systems;
- Development of secondary market vehicles or programs;
- Marketing assistance, including development of advertising and promotions, publications, workshops and conferences;
- Training for staff and management;
- Accounting/bookkeeping services;

- Fund-raising, including soliciting or arranging investments;
- Consumer education to broaden knowledge and use of credit and deposit services.

30. When assessing CRA performance, do the regulatory agencies consider a financial institutions' lending, investment, development and general support activities outside of the institution's delineated community?

As indicated in question 19, assessment of an institution's performance under CRA focuses on its record in helping to meet credit needs within its delineated community. The agencies are aware, however, that financial institutions may organize, support, or use a wide variety of programs, organizational mechanisms or intermediaries that help finance such things as low- and moderate-income housing, small and minority businesses and other community projects on a statewide, regional or even national basis. Although these programs or mechanisms may be available to support loans and investments within an institution's delineated community, they often provide the bulk of their financial support in other geographical areas.

Under certain circumstances, the agencies will give positive consideration in assessing CRA performance for active participation by a financial institution in such programs and mechanisms, even where most or all of the financing provided may ultimately benefit low- and moderate-income borrowers or neighborhoods located outside of the institution's delineated community.

In determining whether and to what extent positive consideration will be given, the agencies assess the activities undertaken in the context of an institution's overall CRA program. Where such participation augments or complements an overall CRA program that is directly responsive to the credit needs in an institution's delineated community, it will be considered favorably in reaching an overall CRA conclusion. However, such activities and involvements will be insufficient to compensate for an otherwise deficient record of addressing the credit needs of an institution's delineated community.

Examples of such programs or intermediary organizations (other than traditional direct lending) are:

- Lending consortia or loan pools that provide community development financing and technical assistance for low- and moderate-income housing, small and minority business development, or other neighborhood revitalization projects;

- Multi-investor community development corporations;
- Limited partnerships or equity funds that invest in low- and moderate-income housing;
- Secondary market corporations and programs which explicitly target loans for low- and moderate-income housing, small and minority businesses, or small farms;
- Quasi-public housing, community development or economic development finance corporations in which state or local government agencies participate, often with financial institutions or other contributors;
- State bond programs for housing, community and economic development, or public infrastructure projects;
- Public or private intermediaries which provide loan guarantees or other credit enhancements used by financial institutions to support community development lending and investment.
- Capital investment, loan participation and other co-ventures undertaken with minority and women-owned financial institutions.

These and similar vehicles help institutionalize and support community development lending and investment. In general, they enhance the capacity of financial institutions to help meet community credit needs, including those of low- and moderate-income neighborhoods.

31. What effect would an institution's selling loans it has originated within its delineated community have on the institution's CRA performance?

The agencies have found that the sale of loans in the secondary market enhances CRA performance where such sales enable an institution to recycle funds for origination of additional loans within its delineated community.

Where loans are part of a comprehensive CRA program designed to ascertain and help meet credit needs within the institution's delineated community, such loans clearly help demonstrate CRA performance, whether or not they are ultimately sold on the secondary market. To ensure that appropriate consideration under CRA is given for loans sold, however, institutions should consider retaining information concerning when and where the loans were originated.

Dated: March 24, 1992.

Joe M. Cleaver,

Executive Secretary, Federal Financial Institutions Examination Council.

[FR Doc. 92-7186 Filed 3-30-92; 9:45 am]

BILLING CODE 3210-01-M

Visalia Legislative Group

Harvey May
Executive Director

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Visalia, California 93279

Telephone
209. 733-8099
Fax 209. 733-0949

September 16, 1992

Stephen Peck
Development Services Department
City of Visalia
900 W. Oak St.
Visalia, CA 93291

RE: Housing Element

Dear Steve;

Thank you for providing the draft Housing Element to the VLG. We have had the opportunity to review it and would like to forward the following comments. The comments are provided in an overview fashion in this cover letter and in line item detail on the attached sheet.

The Housing Element should serve two primary purposes: the identification of needs and the practical tools available to meet those community housing demands. This draft element has addressed the former, with striking results. The latter becomes an issue of implementation and is the domain in which the Planning Commission and City Council have the ultimate responsibility.

It becomes readily apparent that as a community we are falling well short of the housing demand. The document calls for over 1,300 units to be constructed per year, with at least 500 of those to be available to lower income families. The element points out that Visalia's annual production during the 1980's has averaged around 600 units. Further, at no time during that period (including the so called boom years) did Visalia ever even attain levels equal to the current stated need.

As an option to attainable ownership housing, rental units must be constructed to fill the gap. The City has long recognized that rental housing should be constructed at the rate of approximately 325 units per year. However, during the same period since 1980, we have averaged about 50% of that need; and it took three very strong years to achieve that average. The last five years have seen only 33% of the need met, with a declining trend.

When you tie these issues together with the element's contention that nearly four out of ten Visalians have low or very low incomes, and many are living in overcrowded conditions or overpaying for shelter, it becomes clear that the Housing Element is an important public policy tool, if we are indeed serious about alleviating the problem.

While the Housing Element cannot magically remediate the shortfalls, it can provide the catalyst for action. It should be the blueprint for the staff, non-profits and the private sector to actively meet the needs described. To make the Housing Element a viable and meaningful document, at least two thresholds must be met.

Board of Directors

Bill R. Miller

Don Buhl

Tom Peltzer

Jack Hayslett

Harry Tow

Jack McCormick

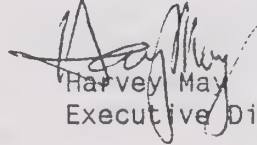
Burl R. Gann

First, the document must contain practical and effective policies that will make a difference. There are a number of these in the draft element already, while others may need some modification (see attached). Secondly, and perhaps even more critical than the policies themselves, is City's commitment to implementing the programs. More often than not, housing elements become quickly subservient to the zoning and subdivision ordinances and other planning policies. The message here is that the policies that are adopted must have a realistic chance of actually coming to fruition. If the City Council, Planning Commission and staff are not committed to a given program, then it is best left out of the element. Those programs that are adopted and subsequently ignored will create frustration and acrimony on both sides of the counter.

The work on the Housing Element should be commended. It is a more comprehensive document than the existing element. It can be a very valuable tool in the community's arsenal to provide affordable and attainable housing for all Visalians.

I look forward to working with you and Mauna through the review process. I trust you will forward these comments to the Planning Commission and City Council at the appropriate times. If I can answer any questions or provide clarification regarding any of the attached line item comments, please do not hesitate to contact me.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Harvey May', is written over the typed name.

Harvey May
Executive Director

cc: Board of Directors
BIA

Draft Housing Element:

I. Executive Summary and Introduction. Good overview; sets tone for document.

II. Chapter 2:

-II-14: I would question the editorial "conclusions" regarding the environmental impacts of economic development. What purpose does this paragraph serve in this chapter?

-Throughout text: Tables and figures from Census data and other sources are used effectively.

-II-37: It might be a good idea to describe and graphically represent the affordability gap between the median income and the median household prices in Visalia. This has long been used as a "measuring stick" in representing the problem of affordability. The issue is particularly acute when nearly 40% of Visalians are low or very low income households.

Another way of looking at it: there are data sources available that describe the percentage of the population that can purchase the median priced home. This also provides a good barometer and can be monitored on an ongoing basis.

-II-45: The rule of thumb for rental vacancies conducive to a fluid market and stable rents is 5%. Visalia's vacancy is said to be @ 3.8%, although other independent studies have placed this figure even lower. While the predominant factors in building multifamily are beyond the control of the City (tax laws and financing), adequately zoned land and a strong commitment to avoid NIMBY's will go a long way toward producing an appropriate amount of units.

-II-45: A direct correlation of increasing single family home prices is seen in the increase of multifamily units as a percentage of the total (21.6% to 24%). This is a trend that will continue. It may require that the City reanalyze the generally held policy of 20% multifamily.

-II-45: It may be helpful to create a chart that shows the building permit activity from 1980 to the present. The chart should break out single family from multifamily. This would do illustrate two things: 1) current demand figures and the historical annual production and 2) the cyclical nature of multifamily and the paucity of construction since the 1986 Tax Act.

-II-65: Has construction of multifamily averaged two-thirds? Or less? (see proposed chart above).

III. Chapter 3:

-Good overview of findings and policies of the 2020 Plan re: inventory and other master plans that impact the provision of housing.

IV. Chapter 5:

-V-2: The paragraph regarding fees and their impact on affordability ignores the significant increase in City master plan/capital fees assessed: parks, circulation, sewer, and storm drain. Additionally, the state and federal governments have charged taxes on utility improvements at the rate of approximately 27% and 6%,

respectively. LAFCO recently doubled its fees and Dept of Fish and Game has gotten into the fee assessment game. Finally, the recently formed Air Quality Board originally indicated fees of over \$5,000 per home, but has since backed off; they will surely be looking at residential building permits as an income source. All of these have impacts on affordability and should be included in the narrative.

V. Chapter 7: (including amendments associated with 8/25/92 staff memo)

-VII-23: While it has good intentions, the priority/fast track processing policy (5.1.2) may prove to be problematic. How will projects be defined as meeting the criteria for fast tracking? Do all other applications come to a halt? Issues of equity will have to be resolved prior to implementation.

-VII-23: This policy is important and should be applicable to a larger share of the population to ensure attainable housing. While density bonuses work well for low and lower income rental projects, other tools should be utilized that do not incur governmental concessions and/or financial participation. The key here will be in the Zoning Ordinance update as issues such as PUD/mixed use developments, flexible setbacks, performance standards, etc. are analyzed for implementation. If we rely solely on government to provide affordable or attainable housing, we have surely lost the battle. The private sector must have the incentives available to make the provision of low and lower income housing a viable effort.

-VII-24: Good program with possibilities if it is actually to be implemented. City may need to be wary of competing with the private market if it is to "assemble properties".

-VII-26: Congratulations on recent successes with the Rental Rehab Program. This is a great way to keep existing stock up to snuff and in the market.

-VII-29: R-1-5 should be utilized as a important land use tool that meets a number of planning goals, including more affordable housing. I would generally concur with the Planning Commission's consensus position on R-1-5 (although the requirement that they be mixed in with larger lots is questionable).

The R-1-5 should be private market driven and not be treated as if it were a density bonus (ie, income monitoring, shared equity, and 30 year affordability guarantees). The 5,000 lot should be promoted in all sections of town and be permitted as a conditional use in the R-1-6. Design standards would be appropriate to incorporate issues of lot coverage/floor area ratio, and setbacks. In the end, the R-1-5 zone can promote a more affordable product that is a standard, albeit smaller, Visalia home. It is a valuable tool that does not denigrate the quality of life or pose fundamental challenges to the mix of housing.

-VII-31: Good idea, the test will come in commitment to implementation. New Housing Manager position could facilitate this.

-VII-32: Good. The modified residential standards ordinance is virtually unworkable as currently written. Use CUP process to promote design flexibility as well as recognized need for city monitoring and community protection. Important infill tool that deserves attention in zoning ordinance review, if not sooner. Renaming it may also be a good idea to eliminate all the "ghosts".

-VII-33: Policies 9.2.1 and 9.2.2 relate to a larger concept that should be implemented more frequently: mixed use, planned unit developments. This approach can establish nodes of uses, densities over the planned area and methods for implementing any ministerial changes to the plan that do not materially change the

uses or densities. The PUD ordinance should be carefully scrutinized in the zoning ordinance revision.

-VII-35: Objective 11 is generally implied in most elements, but it is a good idea to explicitly state it and then implement the required changes. The policies in this objective could set up a improved system of accountability that will probably please both sides of the counter. Policies also emphasize implementation. This is where Housing Elements seem to fall on their face.

-VII-36: 11.1.1: This "road map" is a good idea for applicants, particularly those unfamiliar with the system.

-VII-36: 11.1.2. Good. Keeps the Housing Element on the front burner. Invite private sector participation to keep them involved in implementation and review process. What is status of Housing Advisory Board and its role vis-a-vis this policy?

-VII-37: 11.1.3 Further strengthens accountability and lessens frustration (and probably lightens the load for the front counter staff!). Applicants are always anxious to know where a project stands, and costs mount during delays. The project coordinator(s) will create a sense of ownership for staff with individual projects, promoting better communication and tracking.

-VI-37: 11.1.4 Site Plan Review is a good program that may simply need some tinkering. A review of its status, with on-going checks, is encouraged.

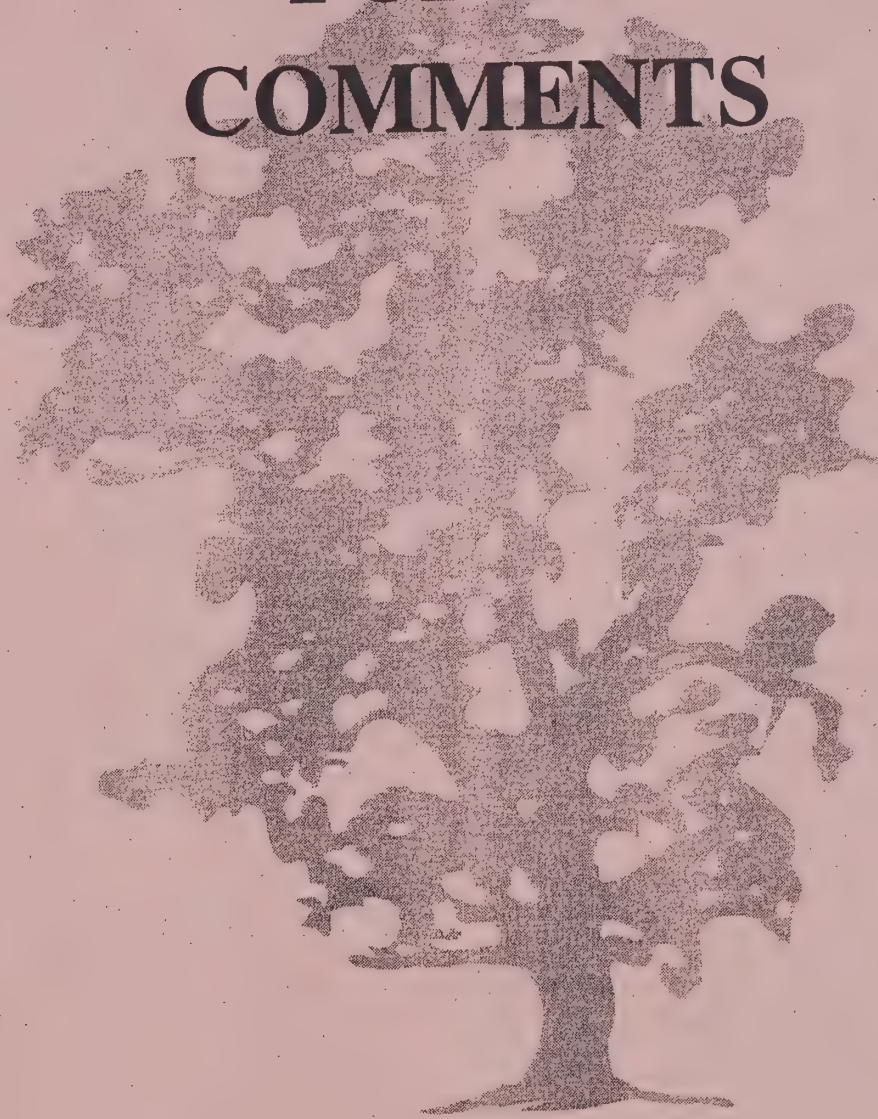
-VII-39: Yes. See comments under VII-33 above.

-VII-40: Some mixed feelings re: putting the number (ie, 300) in the element. Would prefer to see language like "sufficient number of units to meet the demand ...". While I understand and support the intent here, the number could be troublesome in that it could, in cyclical boom years, be used as a cap and stifle any catching up that we could achieve.

-VII-41: If the 11 units threshold were changed, one option may be to treat the RM-2 density projects differently than RM-3. The issue does deserve further exploration.

-VII-44: Quantifiable objectives are good approach. This will help keep us apprised of the element's success, or lack thereof.

PUBLIC COMMENTS



replied

PROTEUS INC.

September 2, 1992

Corporate Headquarters
4612 W. Mineral King Avenue
P.O. Box 727
Visalia, CA 93279
(209) 733-5423 FAX 738-1137

Dan Sanchez, Vice Chairman
Visalia Planning Commission Members
City Hall
707 West Acequia Street
Visalia, California 93291

Dear Vice Chairman Sanchez and Commissioners:

The Visalia Friends of the Homeless wish to take this opportunity to thank the Planning Commission for your kind attention and support during our previous appearances before you. We extend an open invitation to all Commissioners to visit us at one of our monthly meetings. The meetings are on the fourth Wednesday of the month at 1:30 pm. The location is the Proteus administrative conference room at the above address.

The coalition believes that cooperation and mutual assistance offer the best hope of maximizing the limited resources available to counteract the ever increasing problems faced by our community. Our group was formed based on this premise. It is in this spirit that the enclosed issue paper regarding low income housing and homelessness was prepared for consideration. The City Council and City Manager also have copies of this document.

The Friends of the Homeless believe this paper has information useful to you in your deliberations regarding the Housing Element and related items. We appreciate the cooperative efforts of the City to date and look forward to your timely response.

Sincerely,



John Delmatier, Chair
Visalia Friends of the Homeless

c: Peter Carey, Mayor
Ray Forsyth, City Manager

ISSUE PAPER REGARDING LOW INCOME HOUSING AND HOMELESSNESS

Introduction

The issue of low income housing is not unique to Visalia or Tulare County. It is an issue that is older than the catacombs of ancient Rome. It is an issue that renews itself every generation and gives each generation the opportunity to decide what housing legacy it wishes to leave for the next generation. It renews itself by population growth, changing demographics, varying economic conditions, fluctuating migration streams, technological advances and a host of other reasons.

Homelessness exploded in the 1980's. No longer is the single man the typical homeless person. Families are the fastest growing segment of the homeless population. A homeless study conducted by the California Department of Housing and Community Development (HCD) found that rural homelessness is significantly different than urban homelessness. 70 percent of rural homelessness is caused by one of two things: eviction or a recent move to the area. This is not the case in big cities where mental illness and substance abuse (alcohol and drugs) play a much larger role. Certainly, these factors are present in the rural homeless population but not to the extent they are in the urban setting. This study found 40 percent of the rural homeless population to be families. Locally, a recent estimate among direct service providers put the homeless population in Visalia at 50 percent families. The rural homeless are also less visible than their urban counterparts. Rural locations provide many more secluded places for homeless people than do urban streets.

The rapid increase in homelessness in the 1980's coincided with the reduction by 80 percent of federal housing dollars. Ten years ago, Tulare County did not have a multi year waiting list for Section 8 housing vouchers. Now we do. Section 8 funds are federal funds. The need for affordable housing far outstrips the current funding levels in all major housing programs.

The Friends of the Homeless

The Visalia Friends of the Homeless began out of the concerns of the service providers in Visalia about the rapidly increasing homeless population that each agency was experiencing. A membership list is attached to this paper as is the mission statement. In a semi-rural area such as ours, there are a variety of human service agencies that provide some type of homeless assistance. However, no agency is funded or staffed to deal with a problem as complex and multifaceted as homelessness by itself. For example, the Tulare County Department of Public Social Services has a variety of income maintenance programs that can assist some of the residents of Visalia. However, eligibility and benefit regulations have become stringent and complex, both factors serving to restrict the number of people served. Proteus, CSET and others have a variety of literacy, vocational and other employment

and training programs. Social Security, Mental Health, ABLE Industries, Self Help, other non profits, churches, service organizations and individuals all have roles to play. Everyone has a piece of the pie, but no one has it all. This recognition led to the Friends coalition combining the pieces.

The Good News Center will soon be the site of a 36 bed emergency homeless shelter. The Friends group has worked towards the development of additional shelter resources in Visalia and assisted in obtaining the construction grant from HCD for the Good News Center. The Daughters of Charity have sent an additional nun to serve as full time shelter director. Sister Kenneth Quinn continues in her role as director of Catholic Social Services and the Good News Center. The Center has been supported by many area churches and is an excellent example of the interagency cooperation that can happen in Visalia.

Each agency involved with the Friends of the Homeless has worked to develop a comprehensive case management service delivery system that will maximize the limited resources available for services. This case management system will be implemented at the time of the shelter opening (sometime this spring). A second state grant was written and successfully pursued to fund the first years salary of the case manager. This staff person will be part of Visalia Emergency Aid and will interact with all of the agencies involved. Recent federal studies of successful homeless programs have confirmed that the only successful homeless intervention programs are those that follow a comprehensive case management approach to the problem.

LOCAL PROBLEM DISCUSSION

38% can't afford to buy...

As part of the Housing Element update process, city staff have prepared data regarding housing in Visalia. The estimated population of Visalia as of January 1, 1991 was 78,846. In terms of income, 17,346 people are in families with income below \$15,700. There are an additional 12,615 people living in families with an annual income between \$15,701 and \$25,120. Thus, on January 1, 1991, the City of Visalia had 29,961 residents in families with annual incomes below \$25,120.

Visalians Interested in Affordable Housing (VIAH) has served the community well since it was created some years back. Bob Hamer from VIAH gave a presentation to the Friends group several months ago. In response to a question, Bob said it takes about \$30,000 in annual income to qualify for a loan through their program. As the VIAH program markets the most inexpensive home in Visalia, this figure sets the floor for home ownership. Thus as of January 1, 1991, Visalia had at least 30,000 of its citizens living in rentals. Figures developed by city staff as part of the Housing Element update confirm that 38 percent of the households in Visalia are renters. As rental rates rise, those least able to afford the rate increases become homeless. A person working full time at minimum wage for a year earns about \$9,000. Remember, eviction is the number one cause of rural homelessness in California.

Not enough rental housing for low income residents...

Another concern of the group is the lack of adequate funding of affordable housing programs in Visalia. Currently, the waiting list for Section 8 housing vouchers has over 3,000 families on it. These families are actively seeking affordable housing in Tulare County. The average wait is between 2 1/2 and 3 years. Only 30 percent of the Section 8 housing vouchers issued by the Housing Authority in the Visalia area are utilized. This is because the Housing Authority clients cannot find a vacant Section 8 qualified rental to live in. According to several property management firms who have spoken to the Friends group, the vacancy rate in Visalia for Section 8 rentals is less than 1 percent. Adequately funding the Section 8 and other housing programs would go a long way towards solving the housing crisis. Unfortunately, that option has not come close to being implemented for over ten years. The Tulare County Housing Authority has applied for additional Section 8 housing funds. The Friends group has supported this effort and several agencies have committed themselves to a comprehensive human services delivery system in conjunction with the Housing Authority. This is another example of interagency cooperation in Visalia.

Need More RM 2 & RM 3 zoned land to meet rental housing needs...

City staff information shows that under the recently adopted 2020 plan, there are 147 acres of vacant land zoned multi-family (RM 2 & RM 3). This translates to a maximum potential of 2500 units at full build out. According to the Housing Element data, growth in the very low and low income groups from 1/1/91 to 7/1/97 will be 2,369 households. These are households that have income levels at or below \$25,120. Remember, it takes \$30,000 in annual income to qualify for a VIAH home. Therefore, all of the very low and low income households will be renters. These figures mean two things. First, Visalia must have an annual construction rate of 300 rental units per year just to cover the growth rate. Second, at that construction rate, Visalia will run out of properly zoned land sometime around January 1, 1998; 22 years before the year 2020.

Since 1986, Visalia has constructed 300 units of rental units in a single year only once. The average annual construction rate for multi-family housing has been 120 units per year. In 1991, 60 units were constructed. This means that just to handle the growth rate for these income groups in Visalia, we must increase the current building production rate by over 200 percent. These calculations only deal with the growth factor. These figures do not include alleviation of the current deficit of affordable housing, which in Visalia is estimated at 2,500 units according to the HCD regional housing allocation process.

The concept of the Jobs/Housing balance also is applicable to this discussion. The City of Visalia has made significant efforts over the last few years to attract new jobs to the area. The newly employed also need housing as well as employment. Again, it takes \$30,000 of income to qualify for a new home. The vast majority of jobs in the

manufacturing, distribution and food processing industries do not pay line workers \$30,000 per year. Therefore, the job creation efforts are creating additional demand for rental housing.

Finally, a recent state study has confirmed that properly planned low income housing projects do not lower adjacent property values. In most cases, the reverse is true. The argument that affordable housing lowers adjacent property values simply isn't supported by the facts.

Homeless Transportation Needs

One specific request that the Friends of the Homeless makes has to do with the residents of the new shelter at the Good News Center. In order for the residents to start putting their lives back together, they must travel around Visalia to interact with the various service agencies. For example, a resident may need to visit the welfare office, Social Security, CSET and the Visalia Adult School in the same day without a car. Some assistance with the Visalia City Coach fares would be most useful. Also, learning how to use public transportation is one of the living skills the residents need to acquire.

Suggested City of Visalia Contributions:

1. Assist the Good News Center shelter residents with public transportation.
2. Adopt a policy that clearly identifies affordable housing as a priority and directs staff to implement that policy.
3. Remove barriers to multi-family project approval. One example is the current requirement that all projects of eleven units or more must go through the planning commission and the City Council even though they are properly zoned and meet all regulatory requirements.
4. Direct redevelopment staff to work with community leaders to develop below market financing for affordable housing. Most successful affordable multi-family housing projects are public-private partnerships that require ongoing cooperation in order to achieve completion.
5. Lobby state and federal legislators to increase funding of affordable housing projects.
6. Provide incentives for developers to build low cost rental housing; e.g. waiver of various planning fees.

7. Evaluate vacant city owned property as potential sites for affordable housing.

Conclusion

In conclusion, the homeless and related affordable housing problems facing the City of Visalia are serious. The current deficit of adequate affordable housing stock, the implications of continued population growth and the continuing job creation efforts all exacerbate the problems. However, with a long term commitment to housing the people of our community, comprehensive interagency solutions can be found.

Attached to this paper are several newspaper and journal articles that can serve as background material with regards to this issue.

The Visalia Friends of the Homeless deeply appreciate this opportunity to present our concerns to the City of Visalia and look forward to a continuing collaborative effort to alleviate the affordable housing problems in our community.

FRIENDS OF THE HOMELESS TASK FORCE
MEMBERSHIP LIST

PROTEUS TRAINING AND EMPLOYMENT

CSET (COMMUNITY SERVICES AND EMPLOYMENT TRAINING)

VISALIA EMERGENCY AID

TULARE COUNTY HOUSING AUTHORITY

TULARE COUNTY DEPARTMENT OF MENTAL HEALTH

TULARE COUNTY DEPARTMENT OF PUBLIC SOCIAL SERVICES (WELFARE)

CITY OF VISALIA

ABLE INDUSTRIES

SELF HELP ENTERPRISES

SOCIAL SECURITY ADMINISTRATION

CATHOLIC SOCIAL SERVICES

VISALIA INTERCHURCH FELLOWSHIP

TULARE COUNTY FOOD RESOURCES (FOODLINK)

UNITED WAY OF TULARE COUNTY

TULARE COUNTY LEGAL AID

VISALIA RESCUE MISSION

CHRIST LUTHERAN CHURCH

TULARE COUNTY DEPARTMENT OF EDUCATION

FAMILY SERVICES (BATTERED WOMENS SHELTER)

FRIENDS OF HOMELESS PEOPLE

MISSION STATEMENT

The mission of the Friends of the Homeless is to alleviate homelessness in Visalia by:

- o Assessing the homeless problem
- o Developing strategies and solutions
- o Organizing technical assistance and support
- o Promoting interagency cooperation
- o Identifying and seeking necessary resources

Our Views

Partnership could provide more affordable housing

A partnership between public and private interests could be an excellent way to provide low- and moderate-income Visalians with homes they can afford to buy and apartments they can afford to rent.

The partnership idea has been around for years and has been discussed recently by public and private officials with a stake in housing.

The concept of partnership should be part of the public discussion that attends the update of Visalia's housing element and zoning ordinance, which is getting under way.

Federal funds for low- and moderate-income housing are disappearing. The income of Visalia households is falling. Local housing prices continue to climb beyond the reach of average-income residents.

Visalians can do several things to increase the stock of housing that people with average incomes can afford.

The City of Visalia can allow homes to be built on 5,000-square-foot lots. The standard now is a 6,000-square-foot lot.

Developer-impact fees, which pay for city services to new neighborhoods, could be capped, and fees for city services could be added to the sales of existing homes.

New residents are the primary beneficiaries of new city services, and they should bear more of the cost. That cost, however, should be shared, because all residents benefit when city services are extended.

The private sector could reduce its profit margin and build in greater volume, and real estate agents could collect a smaller commission.

Strict building and zoning codes help make Visalia the

What's your view?

Do you have an opinion on this issue or another issue but don't want to write a letter? You may express your view by using the Times-Delta's Comment Line. To participate, you must have a touch-tone phone.

Here's how:

■ Press 734-5822 and after the phone is picked up, press extension 350.

■ When the recorded voice asks for the mail box number, press 500.

■ You'll have two minutes to complete your message, so please try to keep it short and to the point.

■ Leave your name (please spell it out slowly) and include your address and phone number.

That's all there is to it. So, please give us a call.

orderly and attractive city it is. Developer-impact fees must remain high enough to provide an education for new children and adequate streets, parks, water lines and sewer systems for new residents.

By the same token, developers, builders and real estate people must be rewarded with a just profit.

Partnership also will take understanding neighbors and a City Council that won't buckle under to cries of "Not in my back yard!"

Affordable housing mustn't result in instant slums. It has a place in Visalia, and it can be made to fit Visalia.

Striking the right balance between the interests of local government and private-sector players will be difficult, but certainly is possible if someone provides leadership.

Home ownership is the keystone of the American dream and the foundation of solid neighborhoods, schools and cities.

A partnership for affordable housing is a wonderful idea.

Nation

Mayors want to solve hunger, homelessness

By W. Dale Nelson
Associated Press

WASHINGTON — America's cities have more hungry and homeless people than they can feed and house and the situation is getting worse, the U.S. Conference of Mayors said Monday.

"When are we going to say enough is enough?" asked Mayor Raymond Flynn, president of the conference.

In a report on a survey of 28 cities, the conference also said that officials in nearly half of them reported evidence of a public backlash against homeless people.

"Public sentiment has gone from apathy to anger," an unnamed official in Miami was quoted as saying.

"That's the troubling point," said Flynn. "The American people really have to search their own souls."

"I think the Congress hasn't responded on these issues because the American people haven't focused on them," he said. "When the American people are concerned and outraged, then I think the Congress will react."

The report said that demand for emergency food increased 22 percent in 1990 and 26 percent in 1991 and that demand for emergency shelter grew 24 percent last year and 13 percent this year. Officials in all cities predicted continued growth in demand in 1992.

In nearly four out of every five cities, hungry people were turned away from emergency feeding facilities, the report said.

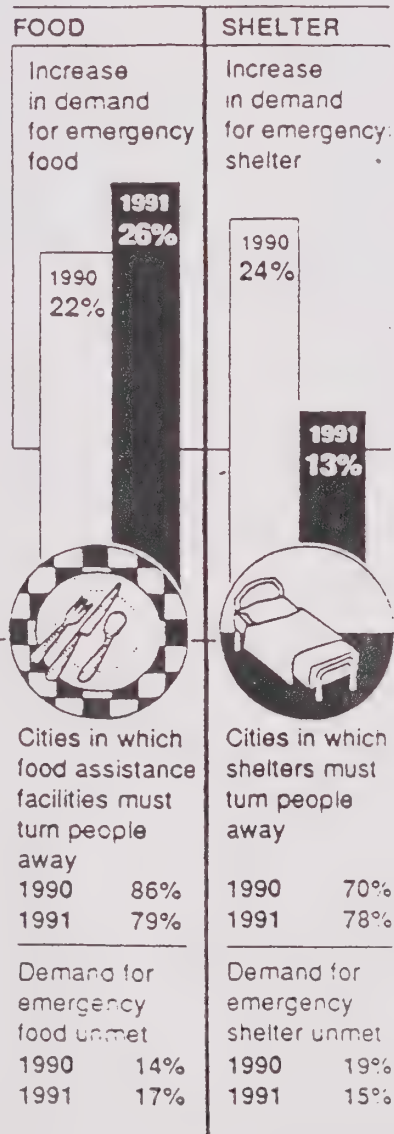
The increases in requests for food assistance ranged from 132 percent in Norfolk, Va.; to 10 percent or less in Alexandria, Va.; Los Angeles; Minneapolis; Phoenix; St. Paul, Minn.; San Antonio; San Diego; and Trenton, N.J.

Half the cities said emergency food facilities were unable to provide adequate quantities of food, but four of five cities said the food provided was nutritionally balanced.

Rep. Tony Hall, D-Ohio, chairman of the House Select Committee on Hunger, said, "These figures show how harshly this

Hunger and Homelessness in America's Cities

U.S. Conference of Mayors
survey of 28 cities:



Associated Press

recession has hit America's working middle class."

City officials, when asked what steps should be taken to eliminate hunger and homelessness by the end of the century, most often recommended a substantial federal affordable housing program, job creation and expanded job training, full employment and increases in the minimum wage.

Our Views

Visalia relief efforts should be coordinated

Sister Kenneth Quinn is right.

More coordination between Visalia's charitable institutions is needed.

Sister Kenneth said some of the 480 people served by Sister Ursula's Soup Kitchen on Christmas Day had received meals, food baskets or gifts from other charitable institutions, including Visalia Rescue Mission and Visalia Emergency Aid.

"My problem is that we overdid it for Christmas," Quinn said. "All of us who worked that day wouldn't have minded being home."

Sister Kenneth said next year she'll hand out gifts by appointment.

She said she and representatives of other relief agencies have agreed to discuss ways of coordinating their Christmas season efforts. Possibilities include sharing volunteers and donations and that Sister Ursula's and Visalia Rescue Mission take turns serving Christmas dinner, she said.

There's no question that the need exists. About 100,000 people a month countywide stood in line for food during 1991 — up from 60,000 a month in 1990, said Sandy Beals, executive director of FoodLink, the master agency that delivers food to 54 food closets throughout Tulare County.

It's heartening that there evidently were more volunteers and food available on Christmas Day than were needed in Visalia. But the year has

What's your view?

Do you have an opinion on this issue or another issue but don't want to write a letter? You may express your view by using the Times-Delta's Comment Line. To participate, you must have a touch-tone phone.

Here's how:

■ Press 734-5822 and after the phone is picked up, press extension 350.

■ When the recorded voice asks for the mail box number, press 500.

■ You'll have two minutes to complete your message, so please try to keep it short and to the point.

■ Leave your name (please spell it out slowly) and include your address and phone number.

That's all there is to it. So, please give us a call.

shouldn't conclude from this instance that Tulare County's needy people have been satisfied. They need our help all year round.

Visalians and Tulare County residents are very generous with their time and resources.

The people who distribute those resources should better coordinate their efforts. The donors expect it; the needy deserve it.

■ ■ ■

■ Community member Ruth Wood did not participate in the discussion for this editorial.

How you can help

If you want to help feed Tulare County's needy, call:

■ Sandy Beals, executive director of FoodLink, at 651-3663.

■ Sister Kenneth Quinn, director of Catholic Social Service, at 734-1572.

■ Harold Cox, director of the Visalia Rescue Mission, at 733-2231.

Computer equipment for Rent-A-Kid was loaned to the Job Service by the city, and a phone line was installed for participants' use. The equipment and phone line, which were returned after the program's completion, helped keep costs low, Brandon said. The program's largest expense was salaries for two full-time summer workers, which amounted to about \$7,000, he noted.

— Marcy Smith

Homeless

PILOTS DEPEND ON COORDINATION, CASE MANAGEMENT TO SUCCEED, OFFICIALS SAY

Coordination and case management are key to aiding the homeless, according to program managers for Department of Labor-funded job training for the homeless demonstrations in Minnesota and Washington state.

To promote self-sufficiency among the homeless, programs "must link education and training initiatives with agencies providing services unique to the homeless population," said Harriet Horwath, homeless program coordinator for the City of St. Paul (Minn.) Job Creation and Training's Project Decisions. Programs should include housing assistance, health services and substance-abuse counseling, she said.

"Case managers operating within a broad network of human services is essential for homeless participants who need tailored assistance, support and advocacy to be successfully employed," said Renée Fellingner, homeless coordinator for the Seattle-King County (Wash.) Private Industry Council's Homeless Initiative Pilot Project (HIPP). But while partnerships makes sense, it also creates "a ridiculous amount of paperwork" for case managers, she said.

The projects, funded under a Department of Labor grant authorized by the Stewart B. McKinney Homeless Assistance Act, are two of 22 national sites designed to test strategies to help the homeless become self-sufficient.

Prioritizing

St. Paul's homeless demo is built around the city's JTPA service delivery system, said Jacqui Shoholm, program manager of St. Paul's service delivery area. Through the \$608,000 McKinney grant, the agency contracts with eight agencies, including the local school district, Goodwill Industries, St. Paul Housing Information Office, and area shelters for the homeless.

The eight contracting agencies, in addition to other city private, non-profit agencies and foundations, match the federal grant with \$599,079 through donations and in-kind services, Horwath said.

Non-financial linkages with 22 other city agencies are informal agreements, Shoholm said. "We put on paper that we will accept their referrals and they will accept ours," she explained. City administrators found that after one year of operating Project Decisions drug and alcohol abuse among the homeless was a bigger problem than originally anticipated, Horwath said. As a result, the Ramsey County Rehabilitation Center agreed to give the

homeless priority over others receiving assessment services.

St. Paul planners only expected 34 percent of the homeless clients to show signs of substance abuse — having alcohol on their breath or missing work — when they developed program guidelines in 1988, Horwath explained. Between 60 percent and 70 percent actually showed symptoms of substance abuse, she noted.

During the first year of operation, program year 1988, clients needing formal evaluations of their drug problems had to wait at least a month, which delayed their entrance into education and training programs, Horwath said. As a result, clients dropped out.

To overcome this problem, the rehab center agreed to give the homeless referred by the city's program priority service, Horwath explained. This prioritizing was a "major breakthrough" for St. Paul's homeless initiative, she told ETR.

Fifty percent of 317 program participants were placed in employment during the first six months of PY 1989, a substantial increase from the 21 percent of the 435 served during PY 1988, Horwath noted.

The retention rate, measured 13 weeks after placement, rose from 42 percent during PY 1988 to 74 percent during the PY 1989's first six months. The average wage at placement rose from \$5.86 in PY 1988 to \$6.74 during the next six months, she added. Twenty-four percent of the participants in the first six months of PY 1989 were placed in permanent housing, compared to 14 percent of those served in PY 1988.

Extensive Network

Seattle-King's homeless demo is operated through a partnership of four agencies, which offer clients different employment and training opportunities, Fellingner said. Program participants are assigned to these partners after being assessed by one or more of six agencies, such as the Shelter Coalition and the City of Seattle Child Care, and housing and substance abuse counselors, she said.

One of the coalition partners, the Seattle YWCA, places homeless mothers, the majority of whom are victims of domestic violence, in skills training. Seattle's Employment Security Department's Homeless Employment Project provides short-term employment, training and support services to help participants make a quick transition to employment. Another partner, the Seattle Conservation Corps, provides subsidized work experience to homeless men and women who need immediate income in order to prepare for decent-paying permanent jobs.

The fourth coalition partner is the Homeless Education and Apartment Resource Training project, which provides clients with apartment management and maintenance training. HEART is a collaboration between businesses, local vocational technical institutions, Health Care for the Homeless, HIPP program providers, and the Seattle-King PIC.

These agencies further enroll participants in basic skills programs run by the PIC or the Seattle Conservation Corps, post-placement services such as Job Club,

support groups and child care referral services, or life skills programs operated by the Seattle Education Clinic Life Skills Training or Metro Center Consumer Education and Training Series.

Seattle-King's homeless project operates under a \$595,000 McKinney grant. A total of \$950,000 in cash or in-kind services is available from HIPP's four coalition partners, Fellingner said.

As of January 1991, HIPP placed 58 percent of its 273 clients enrolled in training programs were placed in jobs at an average of \$6.55 per job, Fellingner said. Forty-nine percent of those placed retained their jobs after 13 weeks, she added. Of the 381 individuals served, 63 were placed in transitional housing and 96 were placed in permanent housing.

Case Management

Program coordinators stressed the importance of case management to aid the homeless. "Administratively, this keeps us from having to retrieve information from all the different agencies," said St. Paul's Shoholm.

While agreeing that case management is necessary to track homeless clients, Fellingner noted a drawback. "Case managers spend an idiotic amount of time filling out redundant forms and putting social security number down 50 time," she stated.

Each agency that provides funds to operate the homeless strategy have different paperwork structures, Fellingner explained. The JTPA system is cumbersome in and of itself, and when agencies pull together different resources, the paperwork piles up, she added.

Horwath agreed that coordination increased paperwork, but she said St. Paul did not face the problems cited by Fellingner. The city designates two agencies, Catholic Charities and the St. Paul YWCA, to handle clients' case management, she said. These agencies are responsible for completing clients' assessments and including all documents clients are required to have in their files so they can enroll in programs.

— Marcy Smith

Publications

EFFORTS TO COMBINE ACADEMIC, VOC ED SPUR SCHOOL REFORM, NCRVE SAYS

Ambitious models for integrating academic and vocational education have spurred school reform, according to a report recently released by the National Center for Research in Vocational Education at the University of California at Berkeley.

The more extensive models "not only change the content and methods of existing vocational and academic courses, but address some deeply rooted failures of the high school that have almost nothing to do with vocational education itself," NCRVE finds. Researchers identify eight models through which educators attempt to combine the two types of education.

A working paper by NCRVE researchers looks to the future of integration and outlines what issues the National Assessment of Vocational Education should examine.

Incorporating Academics

The simplest model of integration incorporates more academic content into voc ed courses, reports NCRVE in *The Cunning Hand, the Cultured Mind: Models for Integrating Vocational and Academic Education*. Sometimes this happens informally, such as when vocational teachers uncover a basic skills deficiency and then remedy it, the researchers point out. In other cases, vocational instructors deliberately built academic instruction into their curricula because employers expect such skills, they add.

"Many vocational teachers assert that this approach is 'just what we've always done,' suggesting that integration is a simple process of reinforcing basic academic skills or of helping students apply the abstract skills they have learned elsewhere," NCRVE says.

A second model enhances the teaching of academic competencies in voc ed programs, but gives the responsibility for doing so to academic teachers. The most thorough approach has been developed in Ohio's Applied Academics program, NCRVE notes. The program has academic instructors teaching classes in applied academics while vocational instructors continue to teach technical-related material as well as vocational skills, it adds.

Because Ohio's academic teachers develop their own applied curriculum materials — and consult vocational teachers to do so — a collaboration is forged between the two that would otherwise be missing, they note.

Additionally, the presence of academic teachers within a voc ed program highlights the importance of academic material, NCRVE says. On the negative side, participating area vocational schools remain segregated from the academic coursework at their feeder schools and have little power to modify the schools' content or teaching.

While the previous two approaches modify vocational curricula, a third tactic modifies standard academic courses to make them more relevant to future vocations, NCRVE points out. The most common approach is for principals to urge academic teachers to incorporate vocational applications wherever possible. One example is using reading materials that describe individuals at work or literature about work, the researchers explain.

Alignment

A fourth model, "curricular alignment," modifies both vocational and academic courses. This low-cost approach stresses coordination of existing teachers and courses, rather than refigurations of high schools, the NCRVE researchers point out.

In some schools, vocational and academic instructors devise joint lessons plans so that students learn about similar subjects at the same time in both types of courses, they add. "In one school, an industrial arts teacher and a math teacher have joined forces so that the math topics required in various forms of production — including measurement, area, volume, simple trigonometry and the algebra associated with electricity and heat

Publications

SUPPORT SERVICES HELP THE HOMELESS LEAD INDEPENDENT LIVES, GAO FINDS

Support services offered to the homeless increases their odds of successfully living independently by about 21 percent for each additional service received, the General Accounting Office said in a recent report.

The provision of support services in addition to housing is the key feature to a program to help the homeless operated by the Department of Housing and Urban Development, GAO said in *Homelessness: Transitional Housing Shows Initial Success but Long-term Effects Unknown*. Supportive services included life skills development, job training, employment counseling, benefits assistance and housing placement.

Another report, recently released by Public/Private Ventures in Philadelphia, Pa., found that the success of mentoring programs can — within limits — engage a new cadre of adults on behalf of our nation's most vulnerable youth.

Mentoring, however, cannot succeed "on the presumption that good-hearted adults can waltz in and quickly change the lives of at-risk youth," said Marc Freedman, author of *The Kindness of Strangers: Reflections of the Mentoring Movement*. Program administrators need to realize that care, time, resources and a tolerance for ambiguity and failure are needed, he said.

Increasing the Odds

About 40 percent of homeless persons participating in HUD's transitional program found housing and a source of income and left the program in less than two years, the GAO study found. HUD awarded 534 grants totaling \$338.5 million for fiscal years 1987 through 1990 to non-profit organizations and state and local governments to administer the projects. Grantees were required to provide a 25 percent match for the first two years and a 50 percent match thereafter.

About half of the clients who successfully left the program found housing in households where at least one adult was employed upon leaving the program. Others received social security or some type of public assistance, GAO noted.

Of the 60 percent of clients who did not successfully complete the program, about half left voluntarily, GAO noted. The other half were asked to leave because they were not complying with program rules or had exceeded the allowed maximum length of stay. Many of the projects required clients to remain drug- and alcohol-free and to observe strict curfews. Maximum lengths of stay ranged from one to two years.

GAO noted that the duration clients remained in the program directly influenced their success. "Each additional month in the program incrementally increased a client's odds of success by about 12 percent."

Support System

Most of the projects routinely provided some support services directly to program participants and referred

clients to outside agencies for others. About three-fourths of the projects provided housing placement services directly to clients on a routine basis, GAO said. Almost 60 percent of grantees referred clients to other providers for job training.

Employment counseling was provided by about 45 percent of the projects; another 15 percent referred clients to outside agencies, GAO said. The remaining 40 percent of the projects did not provide this service; not all projects provided every service, the data indicated.

Life skills were offered directly by about 79 percent of the grantees, while almost 5 percent sent clients to other agencies. Eighty percent of the projects provided counseling on managing personal finances directly to clients; about 8 percent sent participants to outside agencies.

✓ Free copies of the report (GAO/RCED-91-200) are available from the Superintendent of Documents, U.S. General Accounting Office, P.O. Box 6015, Gaithersburg, Md., 20877, (202) 275-6241.

'Windows of Hope'

Mentoring programs contain the potential to be "windows of hope" at a time when few such windows are open, Freedman said in P/PV's fall 1991 report. "Mentors offer a glimpse not only of better selves, but of a potentially better society, one built not only on individual acts of kindness, but on a broader set of programs, policies and institutions that themselves reflect a higher civility," he said.

However, mentoring cannot be seen as a "cheap fix or a substitute for funding of social services nor as a primary tool for repairing society's ills," Freedman said. Through responsible practice, sufficient resources and realistic expectations, movements like mentoring can be sustained, he said.

Mentoring programs that serve at-risk youths must be "intensive and expensive," start early and last throughout a child's life, and prepare for inevitable failures, Freedman said. For this reason, many programs do not serve the most at-risk, he said. He noted, however, that even 'B' and 'C' students can be in danger of dropping out.

To be successful, programs should orient youths to the possible advantages of participation before pairing them with adults to avoid misconceptions and resistance to mentors' efforts, Freedman noted.

Commitment

Choosing youths' mentors should be done carefully, Freedman said. Only those adults who are "really committed" should become involved, he stressed. Many people are attracted to mentoring programs because they appear simple. The "one-on-one" concept allows an individual wanting to make a difference in a world filled with social problems, such as poverty, to focus on the needs of a single youngster, he noted.

Additionally, mentoring is direct. It satisfies a sense of urgency and a desire to "cut through red tape" to help youth directly, Freedman noted. Mentoring is also "a

HOMELESS

Number of Children Living on America's Streets Swells

By JENNIFER TODD
SPECIAL TO THE TIMES

WASHINGTON—There is a new—and ominous—face on America's expanding homeless population: Families with young children have become the fastest-growing segment of the population now living on the nation's streets.

A 1990 survey of 30 American cities by the U.S. Conference of Mayors shows that families with youngsters now represent at least one-third of the homeless population—up from a relative handful a decade before.

In Los Angeles, New York, Louisville, Ky.; Alexandria, Va.; Kansas City; Philadelphia; San Antonio, Trenton, N.J.; and Portland, Ore., families account for more than 40% of the homeless population, according to the report.

The Rev. Stephen E. Burger, who heads a group of 240 shelters run by the International Union Gospel Mission in Seattle, says the statistics only validate the obvious.

"In 1974, we had 14 beds for women and children in the mission I worked for in Seattle, and only half were filled," Burger says. "In 1989, that same mission had 120 beds set aside for women and kids and they were full every night. We're seeing that all over the country."

BACKGROUND: Experts say the increase in homeless families stems from a variety of factors—sudden personal misfortunes exacerbated by difficult economic conditions, the increase in single-parent households in general and a rise in the number of divorces and in the number of women who are choosing to live alone.

"A growing number of the homeless are persons who subscribe to mainstream values, norms and aspirations, but have experienced some situational misfortune that severely impacted their lifestyle," says a 1991 report by the National Urban League.

Census reports show that the poorest families in the country are single-parent households headed by women.

The incidence also varies widely by region. Dr. Ellen L. Bassuk, president of the Better Home Foundation and a psychologist at Harvard University

Medical School, says some 90% of the homeless families in the Northeast are headed by women, compared to 70% in the Southwest.

Studies also show that the overall face of the homeless is changing. The homeless population is younger now. More than half of the people in shelters and on the streets today are under the age of 35.

By contrast, five years ago there were so few homeless children that Burger's Gospel Mission did not even include them in surveys. Now, children make up almost a quarter of the people sleeping in their shelters, he says.

A survey of homeless shelters across the country by the Child Welfare League of America estimates that there are between 100,000 and 200,000 children in homeless families, with an average age of 6.

More than half of the children live with only one parent, the study shows. And many of the parents in the local shelters have children who have been placed in foster care as well as those who are living with them in shelters or on the street.

Schooling is a big problem. The survey by the United Gospel Mission found that of the children in shelters who are old enough to go to school, some 43% are not currently attending classes anywhere.

Moreover, the study shows, homeless children are three times more likely than children in the general population to be abused or neglected. And more than 10% of the homeless youngsters surveyed needed medical care.

OUTLOOK: To help deal with the problem, state and local social service agencies are turning to a new approach—pushing for transitional and long-range programs for the homeless rather than just offering one-night shelters.

"It's either that or recycle them through the shelter system in big cities," Burger says.

But Helen R. Keys, a program director for the Child Welfare League of America, says resources to carry out the new approach are scarce. "There's not a lot out there for prevention," Keys says. "Many cities are still dealing with crisis-oriented planning."

Under policies started in 1987 by then-Gov. George Deukmejian, armories are made available as overnight shelters for homeless people.

Gubernatorial press secretary Bill Livingston declined to discuss the development, but he said Wilson plans to make an announcement soon on sheltering the homeless during the winter months.

The plan calls for opening the armories from about mid-November until late February or early March, depending on the need and severity of winter weather, sources said. Unlike previous years, outside temperatures will not play a role in determining when homeless people will be permitted to take shelter in the armories, they said.

By CARL INGRAM
Times Staff Writer

Army Use for Homeless May Expand

A26

THURSDAY, OCTOBER 31, 1991

LOS ANGELES TIMES

SACRAMENTO—In a substantial shift in state policy, Gov. Pete Wilson is prepared to approve the expanded use of National Guard armories throughout California as

found-the-clock winter shelters for the homeless regardless of temperatures. It was learned Wednesday.

when temperatures are expected to drop to 40 degrees or less, or when weather forecasts call for a 50% chance of rain combined with a low of 50 degrees.

Critics have long contended that the basic 40-degree threshold was artificial. "What's the difference if you are cold and homeless at 40 degrees or 41 degrees?" asked one advocate for the homeless.

In past winters, the homeless were required to leave the armories during the day, but could return at night. During last year's killer freeze, some armories remained open 24 hours a day. Sources said that under the Wilson proposal, the armories would stay open 24 hours in areas where local guard commanders and county emergency service officials agreed that it was necessary.

State, federal and local funds, coupled with private sources, will continue to pay for food, maintenance and other costs of operating the three-month program. Last winter, homeless people took shelter in about 40 of the Guard's 100 California armories, many of them

after night.

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City-Owned Land

From biggest to smallest plots, city-owned land defines Visalia

By Lewis Griswold
Times Delta

The city owns 2,245 acres of land and buildings, including farmland, parks, a golf course, the sewer plant, City Hall, apartments, homes and offices, and vacant land.

The city owns 225 parcels, including some as small as .01 acre.

The largest city-owned parcel is 1,047 acres and includes the wastewater treatment plant.

Most of the parcel is planted in walnuts, for which the city is paid \$350,000 a year by a contract farmer.

The smallest city-owned parcel is the site of the city's entry sign on Highway 99 and Avenue 304.

The city has paid about \$22 million for the land it owns, said John Biane, the city's real estate manager. The collective value of the properties today is probably 10 times that, he said.

One of the first pieces of land the city ever acquired was the Lincoln Oval in 1875, at a cost of \$100.

The 892 acres of sewer plant expansion land purchased last year cost \$4.7 million.

Raw Land has increased greatly in value over the years, Biane said. For instance, the city paid \$5,400 an acre for Rotary Park in 1961, and \$60,000 an acre this year for park land east of the city.

The city owns 1,270 of farmland, all of it located around the airport, the golf course, the sewer plant, and at Akers Road and Highway 198 at what is called the "old city farm."

The city owns 47 acres of homes, apartments, a mobile home park and offices that it

rents out. Most of the dwellings are on land intended for the auto mall, a shopping mall or expansion of City Hall.

The city also rents airport hangers, office space for American Eagle, Budget Car Rental and Hertz, the Plaza Park concession stand, golf course con-

cession, Creative Center, the dog pound, pistol range and other land and buildings.

It collects about \$1.1 million in rents, Biane said.

Excluding farmland, the city owns about 20 acres of vacant land. Some of land is to be used for affordable housing, Biane said.

City lands in middle of election

By Lewis Griswold
Times Delta

The City of Visalia's purchase of a home on Dorothea Street has come to symbolize a clash of positions in this year's City Council election.

The city spent \$113,000 for the house behind Sequoia Mall because it is in the path of the mall's possible expansion.

Council candidates disagree on whether the city should have bought the Dorothea Street home, as well as the suitability of the city owning large amounts of property.

The City of Visalia owns 2,245 acres of land worth about \$220 million. The city's holdings include park land, the airport and wastewater treatment site, public buildings and residences, and land the city intends to use for future development.

Five of the seven candidates claim the city owns too much real estate and ought to scale back. But the incumbent says that for every parcel the city owns, there's a good reason.

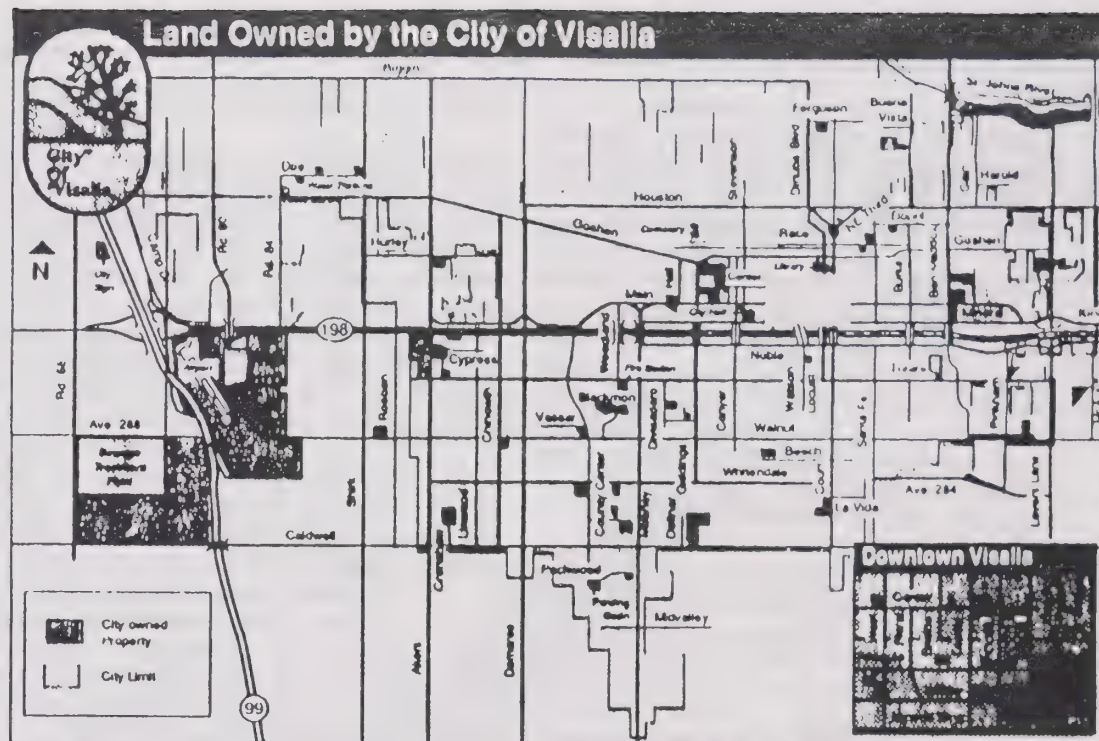
Real estate ownership by the city is a non-issue, Councilman Don Sharp says.

"That land thing has become kind of a joke," Sharp says. "You can go through and analyze it and defuse just about every issue, frankly, except behind Sequoia Mall."

But even the purchase of four homes on Dorothea Street makes sense, he says.

"It's a way to keep some comfort in the neighborhood," Sharp says.

Sequoia Mall says it wants to expand someday, but doesn't know when. If buying homes along Dorothea street helps the neighborhood and the



Source: City of Visalia

Times Delta

Parks, fire stations, parking lots

The City of Visalia owns 2,245 acres of developed and undeveloped land:

■ Wastewater treatment plant: 1,048 acres, including 831 acres of leased farmland.

■ Airport, Plaza Park, Valley Oak Golf Course: 806 acres, including 561 acres of leased farmland.

■ Other parks and future parks: 188 acres.

■ Vacant land: 90 acres,

including 70 acres of leased farmland.

■ Rentals and leases: 47 acres.

■ City Hall, fire stations, community centers, corporation yard: 16 acres.

■ Parking lots, future parking lots: 15 acres.

■ Hotel and convention center, including parking: 10 acres.

■ Miscellaneous: 25 acres

then it's the right thing to do, Sharp says.

Other candidates disagree. It's fine for the city to buy land to expand the sewer plant, build parks and accomplish traditional municipal chores, but the city should not purchase property simply to help the private sector, they say.

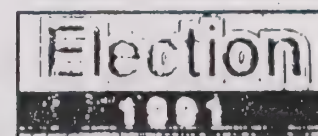
"If the shopping center wants to expand, they should be buying that property,"

city council candidate Don Landers.

Candidate Evan Long says he also has reservations about the Dorothea Street purchases.

Buying homes along Dorothea is an example of "entrepreneurial excess," Long says, taking a dig at the city's once-proud reputation as an "entrepreneurial city."

"I have a basic inclination that this is inappropriate buy



More on city land/3A

and hold land," Long says. "The fact they hold it to guide or control development is where I get ill at ease."

Candidate Wally Gregory also doesn't like the city buying and owning real estate.

"I guess I'm a little old-fashioned," Gregory says. "If we have more than we can afford, how are we going to pay for it?"

Candidates Roger Rensch and Jim Maxwell also say they object to the city owning land in most cases. Candidate Joe Randall says the city must purchase land from time to time, and favors buying homes

Dorothea Street

TESSIE SD
DEBBIE SD
JOHN SD
MIKE —

FRENO BEE

CALIFORNIA

Tuesday, November 19, 1991

Study: Homeless kids also lose hope

By Laura Myers
Associated Press

STANFORD — Homeless children dream of a better life but don't believe they'll have one, according to a study released Monday that follows one of the most comprehensive looks at poor families.

"I'll do nothing, just sit around, if I have a place to sit around at, if I'm not dead," one 12-year-old homeless boy said of his future.

Another homeless child, a 10-year-old girl, was asked what she was most grateful for. "That I haven't gone crazy yet," she replied.

The children were interviewed as part of a two-year project by the Stanford University Center for the Study of Families, Children and Youth. Thirty-five students and eight professors interviewed 1,342 children and 596 homeless families in San Mateo and Santa Clara counties south of San Francisco. Names of the children were not used.

"One long-term effect of homelessness on children may be the loss of hopes and dreams," the studies found. "Homeless children, like children everywhere, talked about growing up to be ballerinas, sports stars,

doctors or lawyers. But they often told those doing the studies that these things would never happen for them, that they were impossible."

Melissa Beacham, project manager for the study, said researchers found that homeless children thought about survival before play. A typical wish list put food and shelter first and then a hoped-for toy. By the time they're teen-agers, many who live in the streets or shelters attempt suicide.

"Talking to the homeless children is really sad because they have so little hope, but talking to the teen-agers is worse because these are usually kids who are hitting bottom," Beacham said.

Among "street teens," 62 percent had attempted suicide compared to 39 percent among "shelter teens," the study found. Of the 50 adolescents interviewed, 56 percent said they'd been physically abused by their parents, including 38 percent citing sexual abuse. And 42 percent of the teens said they worked as prostitutes while 50 percent said they used or dealt drugs.

Most of the homeless teens didn't practice safe sex either.

"Why would I worry about dying from

AIDS in the future when I don't know whether I'll survive tomorrow?" one 16-year-old boy asked.

Another finding showed homeless children have great empathy for others, a phenomena researchers dubbed "the Mother Teresa syndrome."

"These kids have an unusual sense of compassion for human suffering," Beacham said. "A lot of the kids say that when they grow up they want to help people so they never have to be hungry."

"Another hopeful part of the study for all of us was the hope we found in many of the parents," she said. "A lot of parents told us that the only thing that kept them going was their children."

Among other findings, the 40-page report said:

■ 89 percent of homeless children were enrolled in school, but more than half had attended four or more schools because of frequent moving.

■ 30 percent of single-parent families were headed by teen mothers.

■ 23 percent of homeless children and 29 percent of formerly homeless children suffer chronic illnesses.

Builders urge team-housing concep

■ The need is evident in Tulare County, where 6,000 families have put themselves on the waiting list for homes.

By Rhoda Fukushima
of the Fresno Bee

VISALIA — As population and housing costs mushroom, government, communities and business must team up to boost the supply of affordable housing, a group of housing experts said.

"There needs to be a public-private partnership," said builder Andy Mangano.

Mangano's comments echoed many of those appearing at the Visalia Redevelopment Forum. The event, held Tuesday at the Visalia Convention Center, drew about 75 housing, development, real estate and city officials.

An estimated 38 percent of Visalia households will earn very low or low incomes from 1990-97, according to the city's Regional Housing Needs study.

By definition, very-low income families earn up to 50 percent of the county's median income. Low-income families earn 51-80 percent of the median. Last year, Tulare County's estimated median income was \$31,400.

Mangano, president of the Mangano Co., said 96 percent of new homes built in 1991 required buyers with incomes above \$35,000. The average purchase price was \$214,000. But 41 percent of household incomes fell below \$19,000.

"There are new, difficult choices to be made — private sector's role in providing affordable housing, the public sector's regulatory role," said Stephen Peck, assistant community-development director for the city of Visalia.

The city focuses on community-development block grants, rental rehabilitation and set-aside programs to increase affordable housing, Peck said.

The need is no more obvious than at the Tulare County Housing Authority, where 6,000 families have put themselves on the county waiting list, said Tom Sciacqua, executive director. In Visalia, 2,000 families wait.

Thirty percent to 40 percent of these families get public assistance, Sciacqua said. One third are senior citizens living on fixed incomes. The rest, about 27 percent, are the "working poor."

The private sector says it also tries to fill the need. These companies include:

■ Visalians Interested in Af-

fordable Housing, a non-profit group that targets first-time home buyers. Since its founding in 1982, it has built 400 homes for a total of \$16 million, said Bill Pine, president.

■ Self-Help Enterprises, a non-profit company that requires prospective homeowners to help rehabilitate or build their homes. It has plans for 150 homes this year, none in Visalia, said Tom Callishaw, program manager.

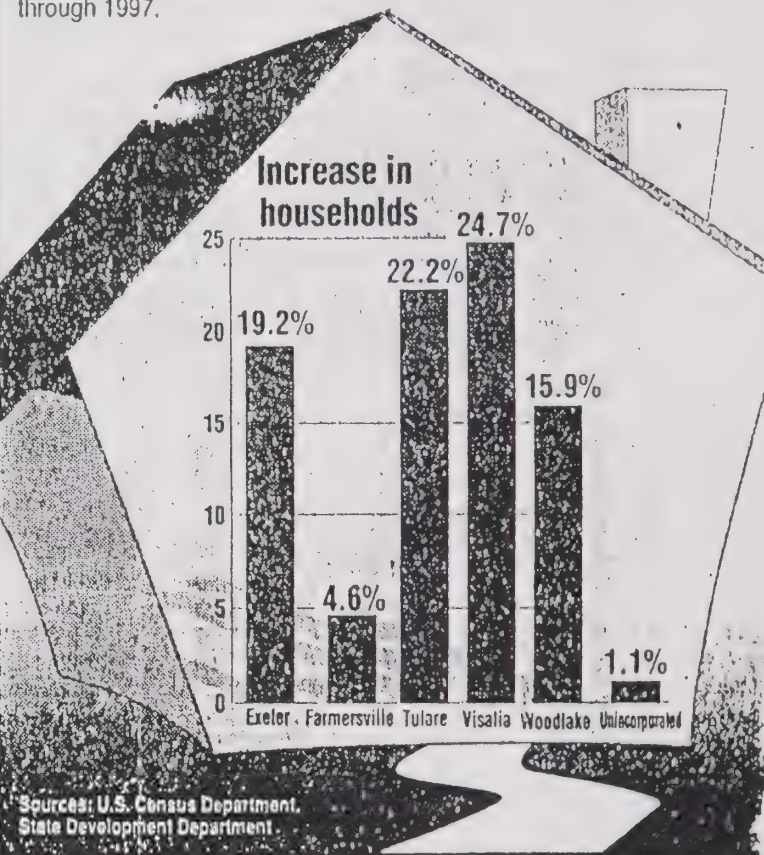
Builder Jesse Cripps of Countrywide Construction said some of the biggest threats to affordable housing are increased government regulations and rising costs of infrastructure and land.

Land costs account for 30 percent of the "total package," Cripps said, up from about 10 percent about 20 years ago. Countrywide specializes in entry-level homes, and nearly all its customers are young married couples, he said.

Sponsors were the Building Industry Association, Downtown Visalians, Michael Knopf and Associates, Self-Help Enterprises, Tulare County Housing Authority, Visalia Board of Realtors, Visalia Chamber of Commerce, Visalia Community Redevelopment Agency, Visalia Legislative Group, Visalia Mall and the Visalia Times-Delta.

Low-income housing

Projected increases in the number of very-low and low-income families in Visalia/Tulare market area through 1997.



'I've got mine' attitude big part of our nation's housing problem

By KENNETH ESKEY

Houses cost too much. We all know that. We know that young couples are having a deuce of a time saving money for a down payment, or earning enough to make the monthly payments. Two salaries are a must. And even that may fall short.

What we tend to forget is that the older generation — people who already own homes — are partly responsible for the fact that so many houses are overpriced and so little affordable housing is being built.

Home builders deserve blame for their infatuation with the upscale market. Too many would rather build an expensive home on speculation than build an inexpensive home that might sell faster. The profit margins are wider at the top.

The median price of a new home in May was \$121,900 — much higher than that in expensive cities on the East and West coasts. The median price of an existing home was \$99,700.

To some extent, the price of houses in trendy cities is being held up by hot air and helium. People who paid \$50,000 for a

modest home 20 years ago may be asking \$400,000 in 1991. If they get only \$350,000, they think they're taking a loss.

A more fundamental reason why homes cost too much is the tangle of regulatory red tape, zoning restrictions, environmental protections and construction codes that

can make home building a nightmare.

Excessive regulation is adding \$15,000 to the price of a house. In central Florida and at least \$20,000 to the price in Southern California. A new home cost 25 percent to 35 percent more than it should, according to

President Bush and his secretary of housing, Jack Kemp.

The report came not from housing lobbyists but from a 22-member commission headed by Thomas Kean, a former Republican governor of New Jersey, and Lud Ashley, a former Democratic congressman from Ohio.

The commission, which included four home builders, placed much of the blame on the NIMBY brigade. These are the Not In My Back Yard activists who insist on so many restrictive covenants — one-acre lots, no granny flats in the basement, no factory-built homes, no town houses, no condominiums, no apartments, no deviation — that affordable housing becomes impossible.

The stated purpose of these rules, says the report, is to protect health and safety, but the real purpose is to protect property values and keep out "undesirables," meaning anyone who isn't us.

"Some suburban communities end up as homogeneous enclaves where households such as schoolteachers, firefighters, young families and the elderly on fixed incomes

are all regulated out," says the report.

Workers forced to live miles from their jobs commute long distances by car, clogging roads and contributing to air pollution.

Low-income families, many of them black or Hispanic, have an especially hard time finding suitable housing.

Elderly people cannot find small apartments near their children, and young couples cannot find housing where they grew up.

The commission recommends that the federal authority to issue housing bonds or housing tax credits be withheld from states and communities doing nothing to lower barriers to affordable housing.

My suggestion is that those of us who already have a foot on the housing ladder take a look at our own attitudes. Too often, "I've got mine, Jack" is the prevailing housing policy in this country.

Kenneth Eskey covers the economy for Scripps Howard News Service. He writes this column weekly.



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7/25/91



ASSOCIATION OF REALTORS, INC.

August 24, 1992

Britt Fussel, Community Development Director
City of Visalia
107 W. Acequia Street
Visalia, CA 93291



Re: 1992 Housing Element Draft


Dear Councilman Fussel:


Our Association recognizes the passage of the State mandated deadline of July 1, for the completion of the Housing Element and the many hours of staff preparation, and we realize that Visalia is one of the few cities that is this far along in the process. Since this will be the guiding document for city policy, the 1992 Housing Element will have a profound effect on the real estate industry for the next ten years.

The preliminary analysis of the draft from within our membership has uncovered areas of concern and inconsistencies. One such issue is Policy 5.2 in chapter 7 which seeks a source of revenue to correct housing unit deficiencies. Because of the complexity of the document and since Realtors deal with most of the issues on a daily basis, our Association would like to request an extension of sixty days for an in-depth review of the draft before it is adopted by the council.

We would appreciate your consideration in this matter.

Sincerely,


Curt Link
President


Patrick Virden
Political Affairs Chairman

cc: Brit Fussel, Community Development Director
Stephen Peck, Assistant Community Development Director
Ray Forsythe, City Manager City Council Members

August 31, 1992

Mr. Curt Link, President
Visalia Association of Realtors, Inc.
2424 East Valley Oaks Drive
Visalia, CA 93291

Dear Mr. Link:

I received your correspondence regarding the review of the Housing Element. This document has been circulated since mid-July and we anticipate that there will be a public hearing at the Planning Commission level on September 15, 1992. Several study sessions have already been held with the Planning Commission, and a joint meeting with the Planning Commission and City Council was held on August 31, 1992. It is anticipated that the Planning Commission will consider it for adoption on September 28, 1992, after the aforementioned hearing. The City Council could adopt it as early as October 19th so that it may be forwarded to the State of California for the State's review. This time period would result in a total review period of approximately 75 days.

With regard to the specific policy that you reference regarding the Real Estate Transfer Fee, this will most likely be changed to refer to more generic alternative funding sources, after review by the Planning Commission. Also, identification of a specific fee for a specific service may create some problems with the special tax provisions of Proposition 13. As you know, there were differing opinions on the Housing Element Task Force on whether this provision should remain in the Housing Element, some advocating strongly for and others against. Final modification of this policy will be by the Planning Commission, but it appears that the revised wording for this policy may read as follows:

Program 15.2.1 Alternative Funding Sources.

"Investigate alternative funding sources to fund programs for correction of building deficiencies."

Please let me know if you have any other specific comments on the document, as we would like to forward these to the Planning Commission and City Council as part of their staff reports.

Please call me at 738-3493 or Mauna Ekema at 730-7034, the City's Housing Manager, if you have any questions on this matter.

Sincerely,

Stephen J. Peck, AICP
Assistant Development Services Director

SJP:cf

cc: Britt Fussel, Community Development Director
Ray Forsyth, City Manager
Mauna Ekema, Housing Manager
Mike Ramsey, Development Services Director



COMMUNITY DEVELOPMENT DEPARTMENT
707 W. Acequia Avenue
Visalia, California 93291

August 30, 1992

Curt Link, President
Patrick Virden, Political Affairs Chairman
Visalia Association of Realtors, Inc.
2424 E. Valley Oaks Drive
Visalia, CA 93291

Subject: Housing Element

This letter is in response to your letter dated August 24, 1992 wherein you expressed some concern regarding Policy No. 15.2 in the proposed Housing Element update. Furthermore, you request that the review period be extended 60 days for an in-depth review of the draft document prior to its being adopted by the City Council.

This letter is to let you know that as Community Development Director I no longer have supervisory responsibility over the housing functions in the City organization. As a result of a City-wide reorganization earlier this year a new department was created—Development Services Department—which now contains the Redevelopment Agency and its associated housing related functions. The Housing Element update is now being processed out of this new department. Stephen Peck is still the responsible manager for the update project; however, Mike Ramsey is the department director responsible for the new Development Services Department. I will forward your request to Mike.

Thank you for your interest in the Housing Element update process. If you have any further questions please contact either Mike Ramsey at 738-3208 or. Stephen Peck at 738-3493.

Britt L. Fussel, P.E.
Community Development Director

cc Raymond W. Forsyth, City Manager
Mike Ramsey, Development Services Director
Stephen Peck, Ass't. Development Services Director

RECEIVED SEP 9 1992

RESOLUTION NO. 92-150
A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF VISALIA
OPTING NEGATIVE DECLARATION (ENVIRONMENTAL LOG NO. 92-29)
FOR PLAN AMENDMENT NO. 92-13,
THE HOUSING ELEMENT OF THE GENERAL PLAN

WHEREAS, an amendment application was initiated by the Council of the City of Visalia (City Council) in accordance with Section 7651 of the Visalia Zoning Ordinance to consider amending the City's General Plan; and

WHEREAS, the draft Housing Element of the General Plan text was first adopted in July 1992 with amendments released in August, 1992; and

WHEREAS, the draft Negative Declaration on the project was prepared as appropriate, given full public review notice and released on August 19, 1992 for information as required under the California Environmental Quality Act (CEQA); and

WHEREAS, a Final Negative Declaration was prepared pursuant to CEQA and approved by the Planning Commission prior to recommending its approval on November 15, 1992; and

WHEREAS, the revised policies and programs integrate the mitigation measures identified in the Negative Declaration, as appropriate; and

WHEREAS, the Visalia City Council gave due notice and held a full and fair public hearing on the draft Housing Element and Negative Declaration on October 5, 1992; and

WHEREAS, the City Council reviewed and considered all comments received on the Negative Declaration in its entirety, adding all feasible mitigation measures to the draft Housing Element; and

WHEREAS, the City Council has determined that the proposed amendments to the Housing Element to the General Plan are appropriate as amended and will contribute to the orderly and planned residential growth of the community as indicated in the text herein and incorporated by reference.

NOW, THEREFORE BE IT RESOLVED by the City Council of the City of Visalia that it adopts the Negative Declaration for Amendment 92-13 as presented in Attachment "C".

BE IT FURTHER RESOLVED, that the City Council of the City of Visalia finds that the proposed project is de minimis in its impact effect on the environment on the following findings of fact:

1. That Amendment No. 92-13 is a proposal to amend the General Plan of the City of Visalia by amending and revising the Housing Element pursuant to State Law.
2. An initial study was conducted for the purpose of assessing and evaluating the Housing Element which indicated no potential for adverse environmental impact.

3. That the amendments will not directly affect wildlife resources. All development proposals subsequent to this amendment will require a full site specific environmental analysis by the environmental coordinator. Upon evaluation, a determination would be made concerning significant impacts, and if necessary, the application of mitigation measures and/or fees.
4. The City Council of the City of Visalia hereby declares that there is no evidence before the Council that these amendments will have any potential for adverse effect on wildlife resources, as defined in Section 711.2 of the Department of Fish and Game Code.

ed and Adopted: October 19, 1992

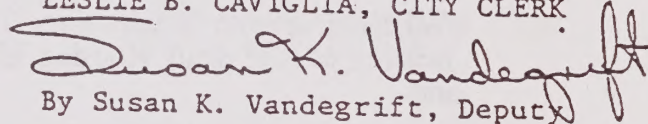
LESLIE B. CAVIGLIA, CITY CLERK

STATE OF CALIFORNIA)
COUNTY OF TULARE) ss.
CITY OF VISALIA)

I, Leslie Caviglia, City Clerk of the City of Visalia, certify the foregoing is the full and true Resolution 92-150 passed and adopted by the Council of the City of Visalia at a regular meeting held on October 19, 1992.

Dated: October 20, 1992

LESLIE B. CAVIGLIA, CITY CLERK


By Susan K. Vandegrift, Deputy

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